

ALUMNI ASSOCIATION  
PROPERTY.

DO NOT TAKE FROM ALUMNI ROOM

# Colliers

THE NATIONAL WEEKLY

*Containing:*

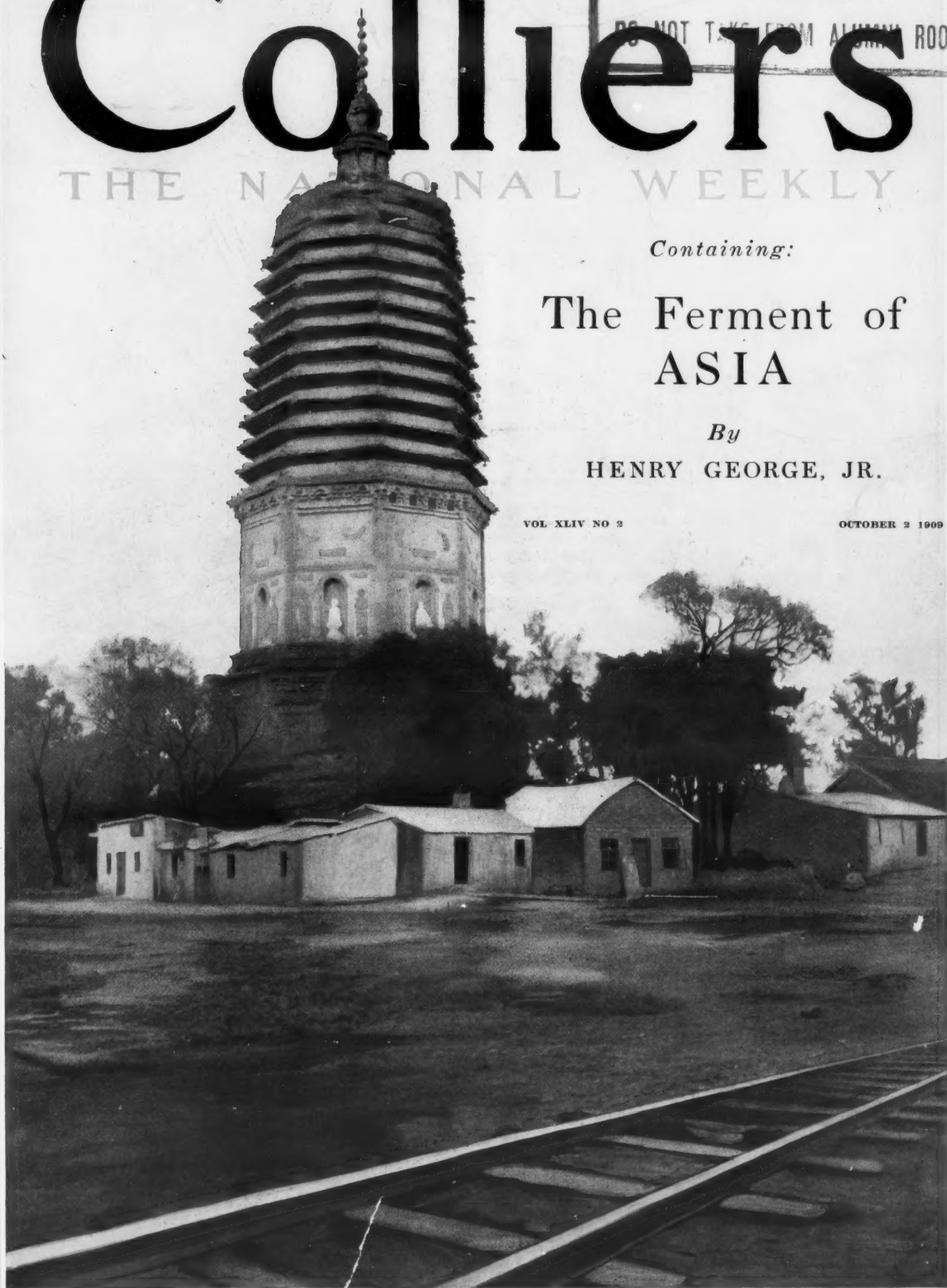
## The Ferment of ASIA

*By*

HENRY GEORGE, JR.

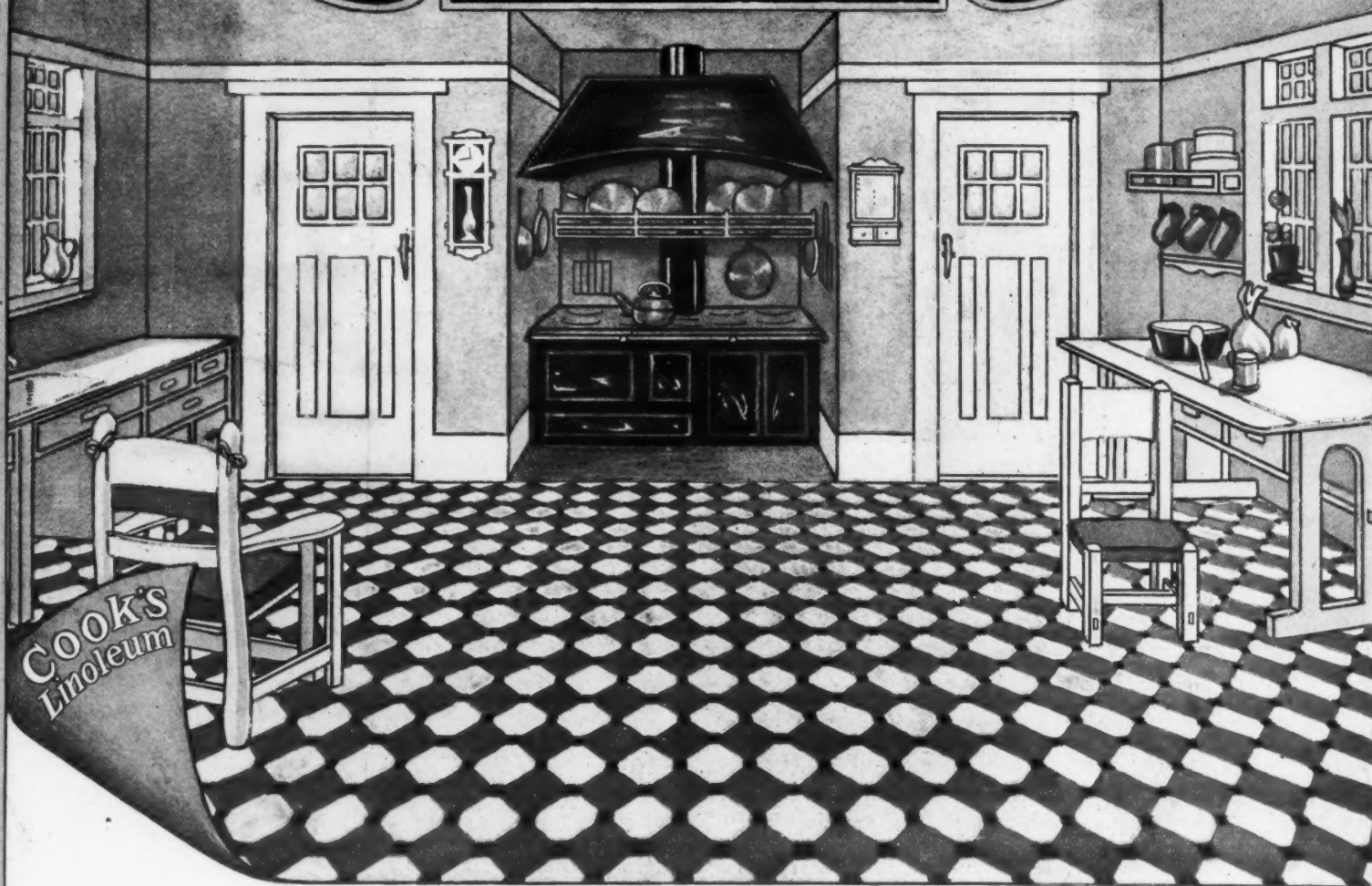
VOL XLIV NO 3

OCTOBER 2 1909





# Cook's Linoleum



**The Sensible Floor**—handsome, quiet, resilient, comforting to busy feet, easy to clean and keep clean, longest-wearing. Necessary to a sanitary kitchen. Best for hall, library, dining-room, chambers—every room in the house.

**Cook's Linoleum**—the improved kind—gives widest choice of beautiful patterns in plain colors, tile and parquetry effects, richly-hued designs of rug-like character.

**Cook's Inlaid Linoleum**—pattern through to back—is molded in one piece. No joints or seams to open as in the ordinary kind made of cut-out blocks pieced together. No weakness or depression in which dirt or germs can lodge.

**Cook's Printed Linoleum** is tough and flexible, with extra deep pattern. Stands grinding wear longer than any other printed linoleum.

Newest **Cook's** patterns in colors are shown in "Linoleum Book P." Mailed free. Write for it.

**Dealers:** You will find Cook's Linoleum most satisfactory to handle. Pliable, not liable to chip or split in laying. Matches up perfectly. No loss. Every roll Guaranteed.

**Cook's Decora**, the modern, sanitary wall-covering. Charming designs for every room. All color schemes. Cleanable with damp cloth, non-fadeable, won't crack. Comes in rolls; easy to put on. Write for descriptive booklet, "Home Decoration."

**Cook's Cork Carpet** for churches, halls, schools—all public places—is thick, quiet and durable. If your dealer hasn't **Cook's** goods, write us and we will see that you are supplied. Address,

**COOK'S LINOLEUM, Trenton, New Jersey**





"Elastica Stands the Rocks"

# Insure a Beautiful, Lasting Finish for Your Floors

The life of a floor varnish is the life of the oil it contains.

ELASTICA Floor Finish outlasts all others, because its oil *lives*, and stays in the Finish.

The secret is in our special treatment and ageing of the oil.

ELASTICA also keeps its luster through the longest and hardest use.

After 40 years of varnish making experience we have produced a varnish which does not mar under chairs and castors, nor turn white under water.

Compare the lasting beauty of an ELASTICA finished floor with the fleeting finish of wax and common varnish, or so-called "elastic" finishes.

In ELASTICA, you have a floor finish that needs no care.

Think of that!—You who know the endless labor necessary in refinishing a waxed floor.

## An Amazing Test

A year ago ten pieces of glass were coated with ten different brands of floor finish, one of which was ELASTICA Floor Finish.

The coats of these pieces of glass have just been tested with a penknife. One coat after another cracked in every direction, and flew to pieces. Nine coats were thus destroyed.

The tenth was the piece coated with ELASTICA. The knife blade was slipped under the finish, and it was raised up clean and whole, like a ribbon.

ELASTICA alone, of all these ten floor finishes, had retained its original *Elasticity* and *Toughness*. This is the most conclusive test of floor finish ever made.

The results are of the utmost value to you, as a guide to the selection of a finish for your floors that will stay smooth, unbroken and unmarred through the longest and hardest use.

Almost any floor varnish, and even wax, looks well when first applied. But the condition of your floor finish, *after the varnish has been on the floor a long time*, is most important to you.

This is where ELASTICA particularly excels.



## FLOOR FINISH

## Beware of the Word "Elastic"

Get ELASTICA at your dealer's. Be sure it is ELASTICA. Beware of the word "Elastic" as a name for floor finish. It is an attempt to profit by the popularity which our finish has acquired everywhere owing to its durability and lasting beauty. There are many imitations.

If your dealer cannot supply you with ELASTICA Floor Finish, write us, and we will ship it to you, express prepaid. Send us your dealer's name and write for our free book, "*The Right and Wrong Finish for Floors.*"

We will also send you a piece of paper coated with ELASTICA which you can crumple in your hand without cracking the coating, or soak in water without turning it white. This proves that it is elastic and waterproof.



Address—Standard Varnish Works, Department 4, 29 Broadway, New York; 2620 Armour Ave., Chicago; or International Varnish Co., Ltd., Toronto, Canada.

*Elastica Floor Finish*  
*is made only by the*

# STANDARD VARNISH WORKS

*Sold by*  
*Dealers Everywhere*

## How Would You Make It?

SUPPOSE you were having a carpet sweeper made to order—how would you make it? Think of all the things the ordinary sweeper does not do but ought to do. Of all the things it does do, but ought not to do.

Think of each one of those faults overcome by a special improvement—as you would want it to be. Then you have

## The National Roller-Bearing Carpet Sweeper

made as you would order it made. It's think it is perfect. Try it and see what you think. It picks up all the dirt—every scrap. The brush is imported Hankow Chinese bristles. It is released for cleaning in a second by a pressure of thumb and finger. Its dust pans can't dump contents till you want them to. They open one of a time so that dirt can't spill. The handle is furnished with steel rings—can't wear loose, slip out nor split. The only sweeper with successful roller bearings—much easier running than any other. Your dealer sells Nationals if he's a live one.

### "How to Double the Life of Your Carpets and Rugs"



That is the name of our free book. Get it and learn how much longer rugs and carpets wear when properly treated. Enclose dealer's name when writing. Address nearest office. NATIONAL SWEEPER CO. Dept. J-2 Newark, N. J. Chicago, Ill.

## SAXONIA INCANDESCENT KEROSENE OIL BURNER

**IT SAVES YOU MANY DOLLARS EVERY YEAR NO MATTER WHAT YOU NOW USE**

**WE WANT YOU TO KNOW OF THIS WONDERFUL BURNER MORE THAN 100,000 IN SALES. USE THE GOVERNMENT USES THE SAXONIA AGENTS WANTED EVERYWHERE. SEND FOR BOOKLET AND PROOF OF THE GREAT MONEY MAKING POSSIBILITIES OF THIS BUSINESS ONE BURNER COMPLETE READY TO LIGHT SENT E. P. IN U. S. FOR \$3.99 EXCLUSIVE TERRITORY. DO NOT RELAY KEPT TO BURN AND SHEDDING.**

**IT GIVES 80 CANDLE POWER WHITE GAS LIGHT WITH NO SMOKE OR FITS ANY SCREW DOWN LAMP**

U. S. AUTO LIGHTING CO. 31 TAYLOR ST. SPRINGFIELD MASS.

## Kuyler's

**The Candy of Character**  
On the Character of Candy depends its fitness for gift making.

**No Candy is so well fitted and graciously accepted as Kuyler's**

**"Candies of Rare Quality."**

## LABLACHE FACE POWDER

**THE BEAUTY OF AUTUMN**

is Nature's preparation for Winter. Women of refinement prepare for the social requirements of the season and keep their complexions smooth, soft and velvety by using Lablache, the greatest of all beautifiers. It helps Nature to overcome the effect of Summer exposure. It is a toilet necessity in every boudoir.

Refuse substitutes. They may be dangerous. Flesh, White, Pink or Cream, 50c. a box, of druggists or by mail.

Send 10c. for sample box.

**BEN LEVY CO., French Perfumers**  
Dept. 24  
125 Kingston Street, Boston, Mass.

## MAKE MONEY DRAWING

ILLUSTRATORS AND CARTOONISTS are well paid. Send for free booklet, "MONEY IN DRAWING," tells how we teach illustrating by mail. Our students sell their work. Women succeed as well as men. The National Press Association, 94 The Baldwin, Indianapolis, Ind.

## ADVERTISING BULLETIN

NO. 23.

### CONCENTRATION

MUCH of the advertising space in this issue is devoted to furniture and hardware announcements.

It is appropriate that at least once a year Collier's should enable advertisers of home furnishings to concentrate in an issue, because more than eighty-five per cent of our circulation is in the home. In other words, of half a million copies circulated each week, about four hundred and twenty-five thousand are mailed and delivered by the postman to subscribers in their homes.

This is a valuable point to advertisers and makes possible this concentration. When I say "concentration," I mean grouping in one issue seasonable advertising in some particular line—Men's Wear, Automobiles, Toilet Articles, Groceries, Building Materials or Furniture and Hardware—as in this number.

This is done for the convenience of the reader as well as to interest dealers, so that when you ask for

these advertised goods at your local store they will be obtainable.

You will find each of these issues a practical, helpful purchasing guide. You may never have realized how a suction cleaner lightens the labor of housekeeping, and how little it costs. Here, also, are hints on economical and efficient home-heating and lighting; the refinishing of floors or furniture; a new bookcase or chair, a table or bed that you need; oilcloth for the kitchen; a rug or carpet; office furniture; a refrigerator, kitchen cabinet, or kitchen utensils; cutlery, razor stropers, tools for the household repair-kit—the hundred and one things that are in constant demand in every home.

To give the latest market news of these articles, and to assure the absolute reliability of the manufacturers, is the mission of a publication like Collier's that goes to the home and has the full confidence of those who do the household buying.

*T. L. Patterson.*  
Manager Advertising Department

IN NEXT WEEK'S BULLETIN—"I Want Your Opinion"

## O'Sullivanize Your Walk

### And Gain a Little Every Step

### The More You Walk The More You Gain

(See Diagram of the Normal and Abnormal Walk Herewith.)

## The Proper Walk

In the proper walk, the feet should be carried parallel with one another so that a line from the center of the knee would pass through the second toe.

If this line hits the inner side of the foot the walk is abnormal.

In the proper walk you strike the heel first, bear your weight on the outer edge of the foot, using the ball of the foot as the fulcrum, by the aid of the calf muscles, to lift the body.

O'Sullivan Heels of Live Rubber encourage the proper walk. It is easy, graceful, natural—the Live Rubber energizes your step. With the same effort you can walk brisker and farther on the Live Rubber Heels.

There is so much difference between Live Rubber and junk rubber that we must repeat our warning to refuse substitutes for O'Sullivan's.

When Live Rubber is so essential to restore nature's resiliency to your walk and junk rubber is so worthless for the purpose, it seems criminal that some unscrupulous dealers, for the sake of the little extra profit, foist the inferior article on you—unless you insist on O'Sullivan's.

The price of crude rubber has advanced, but the O'Sullivan Rubber Co. will not advance their price—50c always. Shoe dealers everywhere.

**O'Sullivan Rubber Company, Lowell, Mass.**

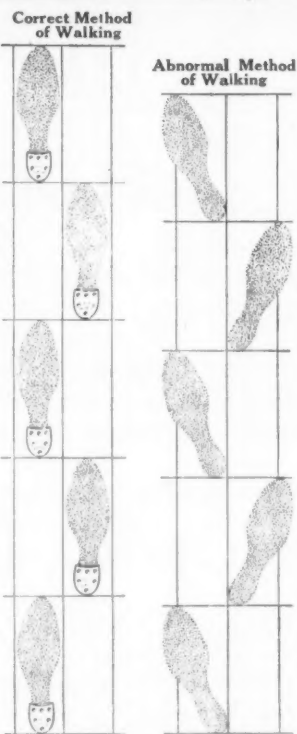
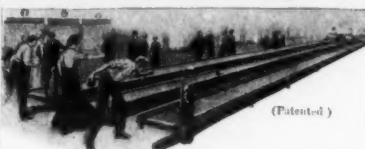


Diagram showing Difference Between Correct and Incorrect Methods of Walking

## \$1,288.20 Clear Profit in the first 60 days



A young man working for about \$18.00 per week resigned, and installed four of our American Box Ball Alleys in a town of 6,000 people with the above results. He purchased on our easy payment plan and his original investment was less than \$300.00.

A doctor realizing the great value of Box Ball for Physical exercise, bought one alley and had it run by a young man, and his profit on one alley was over \$500.00 the first two months.

Another customer says he cleared over \$600.00 in three months from one alley.

Box Ball is the most practical of all bowling games and its popularity is spreading over the entire world. Why not go into this business yourself?

It is a clean, honorable, legitimate business and offers the best opportunity of a lifetime for you to get into business for yourself, or if you are in business you can largely increase your income by running Box Ball as a side line.

Remember, Box Ball is no gambling device, but it is High Class Amusement and non-injurious physical exercise and never fails to attract the patronage of good people.

One customer says that half his trade is from ladies, another says that the Ministers in his town are his patrons.

These alleys usually average from \$25 to \$65 each per week and no expense but rent. Any town is a good place to install them. One man with two alleys in a town of only 500 took in all the alleys cost him in 40 days. We sell only one customer in towns of moderate size. We have sold nearly 5,500 alleys in all parts of the world.

No trouble to install. You can have them making money within a few hours after they reach destination. Four sizes, 30 to 48 feet. Price, \$150.00 and up. Easy payments. Catalogue and full particulars free. Write for it today.

**AMERICAN BOX BALL COMPANY**  
1620 Van Buren Street Indianapolis, Ind.

## Which Price Do You Pay? \$15 or \$7.50?

This Morris Chair in Quartered White Oak costs you the high price at any store—you save half or more buying direct from our factory "in sections" ready to fasten and stain. Choice of seven finishes.



**COME-PACKIT**

OVER ONE HUNDRED other handsome pieces in our new catalog. Write for it today.

**COME-PACKIT FURNITURE CO., 1013 Edwin St., Ann Arbor, Mich.**

## I TEACH Penmanship BY MAIL

I won the World's First Prize in Penmanship. By my new system I can make an expert penman of you by mail. I also teach Book-keeping and Shorthand. Am placing many of my students as instructors in commercial colleges. If you wish to become a better penman, write me, I will send you FREE one of my Favorite Pens and a copy of the Ransomian Journal.

**C. W. RANSOM**  
289 Reliance Bldg., Kansas City, Missouri

## HOME STUDY UNIVERSITY OF CHICAGO

350 of its class-room courses by correspondence. One may take up High School or College studies at almost any point and do half the work for a Bachelor degree. Courses for Teachers, Writers, Bookkeepers, Accountants, Business Men, Ministers, Parents, and many in other vocations. The U. of C., Div. A, Chicago, Ill.

## STUDY LAW AT HOME

The oldest and best school. Instruction by mail adapted to every one. Recognized by courts and educators. Experienced and competent instructors. Takes spare time only. Three courses: Preparatory, Business, College. Prepares for practice. Will better your condition and prospects in business. Students and graduates everywhere. Full particulars and Easy Payment Plan free. Sprague Correspondence School of Law, 708 Majestic Building Detroit, Mich.

## Do You Like to Draw?

That's all we want to know. Now we will not give you any grand prize—but a lot of free stuff if you answer this ad. Nor do we claim to make you rich in a week. But if you are anxious to develop your talent with a successful cartoonist, so you can make money, send a copy of this picture with 6c in stamps for portfolio of cartoons and sample lesson plates, and let us explain.

**The W. L. Evans School of Cartooning**  
314 Kingmoore Bldg., Cleveland, O.

## STUDY LAW

Leading Law School in Correspondence Instruction. Established 1892. Prepares for the bar. The U. of C., Div. A, Chicago, Ill.

## CIVIL SERVICE EXAMINATIONS

will soon be held in every state, 46,112 appointments last year. Full information about all Government Positions and questions recently used by the Civil Service Commission free. Columbian Correspondence College, Washington, D. C.







## BUSINESS OPPORTUNITIES

**BUILD A BUSINESS OF YOUR OWN, AND** escape salaried drudgery for life. We teach the collection business, a limitless field with little competition. Few opportunities so profitable. Send for "Pointers" today. American Collection Service, 51 State St., Detroit, Mich.

**BUSINESS CHANCES ON A CAPITAL OF \$150.00.** With some rains and Hustle. Large profit can easily be made, only occupying part of your time. With small capital an unusual opportunity is offered to build up an independent business handling The Thurman Portable Electric Vacuum Cleaner. Write today for particulars. We also manufacture Portable Wagon House to House Cleaners. Gen'l. Compressed Air and Vacuum Mach's Co., 519 C.W., North Taylor Ave., St. Louis, Mo.

**THIS MAN MAKES MONEY EASILY.** S.W. D. von. Thornton Park, Winthrop, Mass., has 100 Kirk Peanut Vending Machines. Started with free sample machine offer. Kirk Mfg. Co., 1231 Old St. Bldg., Boston, Mass.

**RESIDENT MANAGER WANTED-TO REPRESENT** an article that is more of a necessity than a cash register or computing scale in the store or a stove in the home. A most profitable and satisfactory business is always active, always making money for those who control its sale in their vicinity. Exclusive control assigned to the man who can devote his time and a small capital to it. Address R. L. Doran, President, 1276 Washington Blvd., Chicago, Ill.

**BIG MONEY POSITIVE CONDUCTING HOME** sales parlor for America's finest specialty guaranteed dress shoes. Factory to wearers; No travelling; No Risk. Marvel Shoe Co., C. Summer, Boston, Mass.

**THE MAIL ORDER JOURNAL, 12 YEARS** old, 64 pages, will enable you to start right and keep you posted on business conditions & methods. Indispensable for live business men. No sample copies. Send 25c for 6 mo. trial sub. Mail Order Journal, 122 Schiller Bldg., Chicago.

**STATE MANAGERS WANTED TO HANDLE** Ingie Bros. Check Credit Machine. Selling to grocers. Surprising computing scale and cash register in usefulness. Exceptional money maker. Some capital necessary. Name references. Kerr-Geyer & Co., Dayton, O.

**HAVE AN INDEPENDENT INCOME BY** owning a number of our peanut machines. Special low prices to get you started. Marshall Vending Company, Marshall, Mich.

**FARMERS HAVE BIG MONEY. REACH** over 750,000 of them by advertising in Farm Life—21c. per acre line, classified. Minimum Ad. \$1.00. Sample copy free. Address Dept. 1, Farm Life, Chicago, Ill.

**SLOT MACHINE OPERATORS. YOUR LINE** is not complete without Champion Gum machines. Used outdoors and indoors. Send for Special Offers. Boston Coin Machines Co., Dept. C, Boston, Mass.

## HIGH-GRADE SALESMEN

**SALESMEN: BEST ACCIDENT HEALTH** policy. Old line, \$1000 death; \$5 weekly; \$100 emergency. Costs \$2.00 yearly. Seal wallet free. Liberal commission. German Registry Co., 265 N. 7th St., St. Louis, Mo.

**SALESMEN CALLING ON COUNTRY STORES** to handle as line high grade, quick selling article, 25¢ commission. Commission paid on repeat orders sent us direct. Goodson Mfg. Co., 1 Point St., Providence, R. I.

**SALESMEN: PROFITABLE SIDE LINE FOR** hardware & harness trade. New, exclusive, high class specialties. Light samples. Liberal com. Give ref. and state territory. L. Powell Co., 212 5th St., Racine, Wis.

**SALESMEN WANTED TO HANDLE AN EX-**ceptionally attractive real estate and timber proposition, which can be sold on annual, semi-annual or monthly instalments. We furnish inquiries and strong literature. Capable, aggressive and energetic man can make a desirable connection with largest & strongest house in its line in the country. Sacramento Valley Imp. Co., St. Louis, Mo.

**WANTED-MEN WHO WANT TO BE SALES-**men to take our correspondence course in salesmanship. The Sheldon School has increased the earning power of 40,000 men from 10¢ to 100¢ and more. Stenographers, clerks, bookkeepers, correspondents, salesmen and managers can all earn more by knowing and applying the Sheldon Selling Method. More than 1500 firms have paid the tuition of their men for the course. Write today and learn how we can help you to a better position and bigger earnings. An interesting and valuable book on business will be sent free. The Sheldon School, 1768 Republic Building, Chicago.

**SALESMEN: ANYTHING CAN BE SUCCESS-**fully sold by "Psychological Salesmanship." A startling book endorsed by business leaders. 100 minutes fascinating, profitable reading. Send 25c for advance sample copy to A. H. Vandenberg, 92 Morris Ave., Grand Rapids, Mich.

**WANTED-SPARE TIME OF SALESMEN** to place assigned goods in small towns. Express prepaid. Prompt commissions. Address, C. M. C., 753 W. Van Buren St., Chicago, Ill.

## PATENTS

**PATENTS AND TRADE-MARKS PROCURED.** Our Hand-Book, for Inventors and Manufacturers mailed on request. Patent and Trade-Mark Causes. Deeler & Robb, Patent Lawyers, 74-76 McGill Bldg., Washington, D. C.

**PATENTS SECURED. INVENTOR'S POCKET** Companion free. Send description for free opinion as to patentability. W. N. Roach, Jr., Metzger Building, Washington, D. C.

**PATENTS, BOOKS FREE. RATES REASON-**able. Highest references. Best services. I procure patents that protect. Watson E. Coleman, Patent Lawyer, 612 F Street, Washington, D. C.

**PATENTS THAT PROTECT. OUR THREE** books for Inventors mailed on receipt of six cents stamps. L. S. & A. B. Lacey, Dept. 51, Washington, D. C. Estab. 1869.

**PATENTS THAT PAY. PROTECT YOUR** Ideal 2 books free: "Fortunes in Patent Work" and "How to Invent"; 61-page Guide Book. Free search of the Pat. Off. records. L. E. Vrooman, 1152 F St., Washington, D. C.

**SOUTHERN STAMPING AND MFG. CO.** Manufacturers of special and patented articles. R. C., Nashville, Tenn.

**THERE IS MONEY IN SOUND PROTECTIVE** Patents. J. B. Crutcher & Co., Patent Attys., Cradle Bldg., Washington, D. C. procure them on good inventions, 25 years' experience. Write for free book.

## PHOTOGRAPHY

**GET BETTER NEGATIVES. BY MY PROC-**ess of developing I will develop 6 exposure film, any size, free. Booklet "Film Faults," price list and sample Velox print free. Send 2c postage. Pollard, Lynn, Mass.

**WE MAKE 8x10 BROMIDE ENLARGEMENT** for 25c., 5 for \$1, or one 11x14 for 50c., 5 for \$2, from any size film or plate negative.—Work guaranteed. Send us trial order. F. T. King & Co., 23 C. Bromfield St., Boston.

**EXPERT PHOTO-FINISHING PROMPTLY** by mail. Satisfactory work guaranteed. Courteous service. Film and prints returned postpaid. Enlarging a specialty. Fresh film mailed promptly, postpaid, upon receipt of catalogue prices. Write for sample print and prices. Robt. C. Johnston, 12 No. Main St., Wilkes-Barre, Pa.

## CORRESPONDENCE SCHOOLS

**MAKES EXPERT STENOGRAPHERS.** Pernin Shorthand is simple, rapid, most legible. No studying; no positions. Quickly learned by mail. Text-book on approval. Write for plan 16. Pernin Institute, Detroit.

**CENSUS AND OTHER GOVERNMENT POSI-**tions—Exams held every State. Cir. 31-40, giving full particulars—names, positions, dates of examinations, sample questions, previously used, sent free by National Census, Inst., 33-40 2nd Nat'l Bank Bldg., Washington, D. C.

**TURN SPARE TIME INTO MONEY. LEARN** shorthand. Our course of 20 lessons is easily mastered in a remarkably short time. Fits you for good stenographic position—better salary and future advancement. Simple, practical and easy. First lesson and interesting book free. Campaign of Education, Dept. B, 331 E. 51st St., N. Y. C.

# SMALL ADVERTISEMENTS CLASSIFIED

THE purpose of the little talks that appear regularly on this Classified page is to interest you in the many values offered in the purchasing of your personal needs and of your home in general, and also in the great opportunities of getting into business for yourself. A letter to these firms will give you full explanation. They want to interest you; that is why they use this great market place.

The usual Collier guarantee as to reliability applies.

## AGENTS WANTED

**MEN AND WOMEN AGENTS WANTED IN** every town to sell the wonderful Triplex Hand-bag for women. By mere twist of the wrist it becomes a purse, music portfolio, small satchel or shopping bag. Four separate bags for four separate purposes all in one. You enlarge bag to meet your needs as you go along. Write for other new pat'd articles. S. A. Diamond & Bro., 35 W. 21st St., N. Y.

**GET AN AGENCY FOR OUR FIRE EXTING-**uishers. One agent sold 2880 this year. We show you what 40 others have done. Write for our special starting offer. Badger Chemical Mfg. Co., Station 1, Milwaukee, Wis.

**AGENTS WANTED FOR ALCAZAR FIRE** extinguisher. 50% profit. Ten other specialties. Easy and big money. Write for proposition and territory. Dept. C, The Alcatraz Co., Richmond, Va.

**INCREASE YOUR INCOME. MAKE YOUR** spare time pay dividends. Write for our salary proposition. Best chance you ever had to make money quickly and easily. Popular Electricity, 1288 Monadnock Block, Chicago.

**100% AGENTS EVERYWHERE TO SELL OUR** Ladies' folding hand-bags, 3 in 1 genuine leather. Hustlers write for territory. N. E. Sales Co., Sole Agents, 35 State St., Boston, Mass.

**AGENTS WANTED-TO HANDLE REMARK-**able money-getter. Easy to sell. Repeat orders at almost every house. Write quickly. Littlefield Specialty Co., 879 Park Avenue, New York, N. Y.

**50% PROFITS. EXTRA PREMIUMS. MFR.** of extensively advertised articles used in every home wants agents of character to sell guaranteed goods. Experience unnecessary. Premiums: watches, diamonds, jewelry, tableware. Outfit furnished. Goods prepaid. Booklet of information. A. W. Holmes & Co., 48 Broad St., Providence, R. I.

**AGENTS WANTED IN EVERY COUNTY TO** sell the Transparent Handle Pocket Knife. Good commission paid. Immense profits earned. Write for terms. Novelty Cutlery Company, No. 40 Bar St., Canton, O.

**AGENTS: SIMPLEX POWER CLOTHES** Washer needs only one demonstration to sell. Simply turn the faucet and the washing is done in half the time. Water pressure, no more backaches for women. Send for booklet "The Simplex Way." Simplex Washer Co., Milwaukee, Wis.

**MEN WANTED TO SELL THE WIDELY AD-**vertised Little Giant Household Pump. Saves plumber's bills, removes stoppages in pipes; every one can afford it; good com. Write J. E. Kennedy, Dept. C, 41 Park Row, N. Y.

**AGENTS TO SELL EUREKA STEEL RANGES** from wagons, for cash, notes or time payments. Wonderful money maker for 10¢ per unit. Write for 31 page catalogue. Eureka Steel Range Co., 316 Chestnut St., St. Louis, Mo.

**AGENTS MAKE BIG MONEY SELLING OUR** new sign letters for office windows, store fronts, and glass signs. Easily put on. Write for free sample and particulars. Metallic Sign Letter Co., 66 N. Clark Street, Chicago, Ill.

**YOU CAN MAKE \$444 AS OUR GENERAL** or local agent. Non-alcoholic flavors, perfumes, etc., save consumers 50%. Guaranteed goods. Permanent business. Write for 10¢ sample. J. E. Atkin & Co., 1131 N. 3rd St., St. Louis, Mo.

**THORODOR ROOSEVELT'S OWN ACCOUNT** of his African Hunting Trip is to be published exclusively in Scribner's Magazine commencing with the October Number. A very unusual opportunity for you to make money in subscription seeking. Thousands of subscription orders will be placed. You can easily take orders and make some money. Full particulars regarding this liberal cash commission, extra cash prizes, free sample copies, and advertising pamphlets, address at once Department 8, Scribner's Magazine, 155 Fifth Avenue, N. Y. City.

**AGENTS-PORTRAITS 35c, FRAMES 15c.** Sheet Pictures 1c, Stereoscopes 25c, Views 1c. 30 Days' Credit. Samples and Catalog Free. Consolidated Portrait, Dept. 40-7, 1027 N. Adams, Chicago.

**DON'T FOOL AWAY YOUR TIME ON DEAD** ends. Wake up! Davis agents doing better than ever. Our special advertising propositions appeal to the pocket-book. Valuable premiums with each 50c sale. 100% profit. No middleman's profit. Get our illustrated catalog and prospecting plan. Davis Soap Co., 22 Union Park St., Chicago.

**AGENTS, EITHER SEX, TO SELL EXCLUSIVE** Nobby Ready-made Waists; styles season ahead; quick sales, large profits; local and general agents. Society Queen Co., Dept. M, St. Louis, U. S. A.

**IDEAL LAMP FILLERS. LAMPS FILLED** instantly without removing burner or chimney. Agents wanted; large profits. Samples A, 12c; A & B, 25c, by mail. Harry O. Mayo & Co., Reading, Mass., P. O. Box 2296, Boston.

**AGENTS WANTED-NO MONEY. NO EX-**perience required; Porcelain, Bromides, Pillow Tops, 30c. Frame at factory prices; credit. Catalog samples free. Dept. 1R, Ritter Art Studio, Van Buren St., Chicago, Ill.

**LOCAL REPRESENTATIVE WANTED-TO** sell Men's Clothing on credit, by largest credit clothing house in the world. No capital required. Write for plan. Menter & Rosenbloom Co., 604 Cox Bldg., Rochester, N. Y.

**AGENTS WANTED TO INTRODUCE OUR** Patent Steam Cookers and wonderful line of indestructible cooking utensils. Sales enormous. Large profits. Sworn statements—new plan. Samples and beautifully illustrated, large catalogue Free. Thirty days credit. Write at once for exclusive rights and outfit. American Aluminum Manufacturing Company, Dept. 93, Lemont, Illinois.

**OF INTEREST TO MEN**

**YOUR OLD SAFETY RAZOR BLADES RE-**sharpened, 30c a dozen; double-edge blades especially, 47¢/doz. pleased customers. Send address for convenient mailing package. Keenedge Co., 230 Keenedge Bldg., Chicago.

**MEN'S FUR COATS AT SUMMER PRICES.** Australian Mink lined. Persian lamb collar. \$75 value, \$30. Express charges bring C. O. D. for inspection. Offer expires Oct. 16. Importers Fur Co., 14 W. 23rd St., N. Y. C.

**STUDY LAW AT HOME AND GET INTO THE** high st paid profession known. Our complete course prepares you for admission to any bar. Complete booklet free. American College of Law, Box 1394, St. Louis, Mo.

## AUTOMOBILES and SUNDRIES

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**THE NEW CALIFORNIA, TEN ACRE TRACTS** and up—Rio Grande Valley—Gulf Coast—rich old California lands in Texas at Texas prices. Raise anything that is grown in California. 1500 miles nearer the markets, 42% less freight rate, 400 miles South, 3 to 6 weeks earlier season, higher, dryer coast elevation, cooler in summer, warmer in winter, cheaper irrigation, 21 inches rainfall. Easy terms, special cars to lands, low rates. Magazine, maps, plans free. Walter S. Ayres, Vice President, 722 1/2 Central Telegraph Bldg., Chicago.

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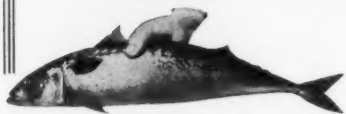
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Direct from the wharf in Gloucester, to your home



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Because you live away from the sea coast it may never have occurred to you that you could buy the very choicest of Ocean fish right at the wharf and have it expressed direct to your home without extra charge.

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With an assortment of this kind once in your store-room, the chances are you will never again be without, for our goods are always satisfactory. The convenience is great. We SEND ON APPROVAL, with the understanding that you can take plenty of time to examine the goods before you pay your bill.

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Are you afraid of being bald?

## ED. PINAUD'S HAIR TONIC

(Eau de Quinine)

is the greatest preventive known for baldness. If you have a tendency to baldness, try this famous French preparation, which for nearly 100 years has been wonderfully successful as a tonic for the scalp and hair. Delightfully fragrant. One 50c bottle affords an ample test.

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ED. PINAUD BLDG., NEW YORK

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Buy at Factory Prices, SAVE \$18.00

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HAVE NO EQUAL

"Why not buy the best when you can buy them at such low unheard of Factory Prices?" Hoosier stoves are delivered for you to use 30 days free in your own home before you buy. A written guarantee with each stove, backed by a Million Dollars. Our 26 new 1910 improvements on stoves absolutely surpass anything ever produced.

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Wonderful, Dr. Richter's **ANCHOR BLOCKS** Write today. Send your name and address to F. Ad. Richter & Co. (of Lindstadt, Germany). American office: 215 Pearl Street, Department 4927, New York City.

**\$50.00** \$100.00 for 1914 C. gold Dol. \$50.00 for certain 1913 1/2 Dol. \$5.00 for certain 1913 1/2 Dol. \$2.00 for Proof 1904 Dol. Up to \$1500.00 paid for coins, bills dated to 1907. Thousands of rare coins in circulation. **DIME GET POSTED.** Send 4c for illustrated circular. 1894, S. mint H. Max Nohl, Coin Dealer, Dept. C, Fort Worth, Tex.

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**STAMPS FREE** 100 diff. foreign from 25 countries. Free. Postage free. Foreign and mail 1/2 3c. Large album 15c, 1000 hinges 8c. We buy stamps. Quaker Stamp Co., Toledo, O.

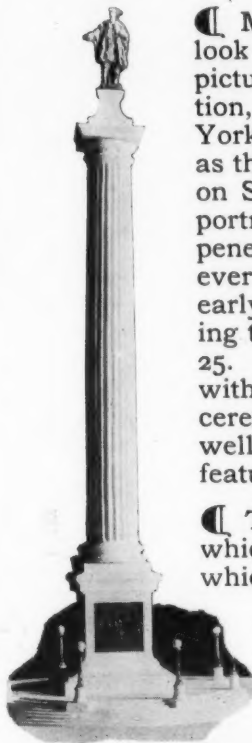
IN ANSWERING THESE ADVERTISEMENTS PLEASE MENTION COLLIER'S

# Editorial Bulletin

Saturday, October 2, 1909



## Collier's and the Hudson-Fulton Celebration



Hudson's Monument

Dedicated on September 27, as a part of the celebration, on Spuyten Duyvil Creek, New York. The cost of the shaft is \$100,000

will all be represented in Collier's. The children's fetes, at which five hundred thousand pupils of the schools will gather, will be another important item.

Added to these more spectacular events, there are the numerous dedications of monuments, and other historical functions to be performed in the city of New York and along the Hudson River as far as Albany and Cohoes. Each town or city of consequence on the line of march will have its holiday.

This gala festival is not a New York City and State function alone; its interest is national, as is evidenced by the fact that multitudes of people from every part of the country, and from every part of the world, have traveled to New York to participate in it.



The Gateway at Stony Point

Erected on the Battlefield by the Daughters of the Revolution of the State of New York, and to be dedicated as one of the features of the Hudson-Fulton ceremonies on Saturday, October 2

Oct. 2

**ECONOMIZE**  
in neckwear.  
Buy ties that bear this label. It's a sign that means your money's worth. Suskanna neckties don't bind in the collar—are famed for their quality, weave and color.

Susquehanna Silk Mills  
18 West 18th Street  
New York

**GUARANTEED MADE OF**  
*The Suskanna Silks*  
**LOOK FOR THIS LABEL**

## The Allendale Counterpanes

In use for more than a half century.

If you want a clean, sanitary bed-spread; one that can be washed and ironed as easily as the ordinary sheet, beautiful in appearance, advised as a sanitary expedient by physicians and recommended by all who have used them, buy these widely used staple Quilts.

They are carefully woven in a tasteful pattern and will give remarkable wear and service. They are popular in homes, hospitals, hotels and institutions generally. Write now for description E-2.

**THE DIMITY QUILT COMPANY**  
54 North Main Street, Providence, R. I.

## SUNLIGHT IN YOUR HOME

EVERY NIGHT FOR ONE CENT

If you use oil lamps we have a SPECIAL OFFER to get you to try in your own home our marvelous new 100-Candle Power Incandescent

**WONDER COAL OIL LAMP**  
This lamp burns common Kerosene, but gives illumination equal to 6 brilliant electric lights. Many times brighter and cheaper than electricity, gas or gasoline. Brilliant light for stores, halls, churches and homes. Absolutely safe—cannot explode—no odor. Costs less than 1c a night to maintain. A revolution in lighting. 30,000 people are using the "Wonder." Write us today for Special Offer.

**UNITED FACTORIES CO.**  
"Largest Lamp House in America"  
Exclusive territory free to dealers and agents.

312 Factory Bldg. KANSAS CITY, MO.

## Here's a Better Smoke

Spilman Mixture—the recognized favorite of America's discriminating smokers. Absolute purity and delicious, natural flavor of the world's finest tobaccos have made it so. Try it.

**Spilman Mixture**  
SMOKING TOBACCO

"WITHOUT A BITE OR A BUCKET"  
Special Offer—If your dealer will not supply you, send his name and a dollar bill (at our risk) and receive prepaid a 75c can of Spilman Mixture, and a 50c tin of rubber-lined tobacco pouch. Money back if not satisfied. 1 1/2 oz. 40c; 3 1/2 oz. 75c; 1 lb. \$1.65; 1 lb. \$2.00 prepaid. Free booklet "How to Smoke a Pipe." Write for it today.

E. HOFFMAN COMPANY, Mfrs., 174 Madison St., Chicago

**TILE YOUR BATH-ROOM**  
and kitchen walls with the only PERFECT metallic imitation of PORCELAIN tile—

**McCusker's TILING**  
Trade-Mark  
Costs only one-fifth. Lasts lifetime. Germ. Fire, Waterproof. Write us for Catalog T and local agent's name. If interested in Steel Ceilings, ask for Catalog C.

**NORTHEOP, COBURN, DODGE CO.**  
32 Cherry Street, New York

## Halloween Favors

Skull Watch Chain 15c. Ghosts 5c, 10c. Pumpkin Lanterns 5c, 10c, 25c. Witch Figures 10c, 25c. Pumpkin China Tea Pot 25c. Comic Halloween Pins 5c. Metal Favors for Cakes 15c doz. Pumpkin Nut Cases 90c doz. Skeletons, Spiders, Washbones, Grotesque Mirrors, Brooms, Wedding and Engagement Rings, Surprise Nuts and Pumpkins 5c each. Pumpkin Jack Horner Pie 12 ribbons, \$3.50. Halloween Ice Cream Cases 60c doz. Tally Cards 30c doz. Dinner Cards 40c doz. Party Invitations 25c doz. Halloween Paper Napkins 40c package. Special assortment of Halloween Favors \$1.00, \$2.00 and \$5.00. We do not pay freight charges. Write catalogue of all favors, free on request. B. Shackman & Co., Dept. 36, 512 Broadway, N.Y.

## LOTS OF FUN FOR A DIME

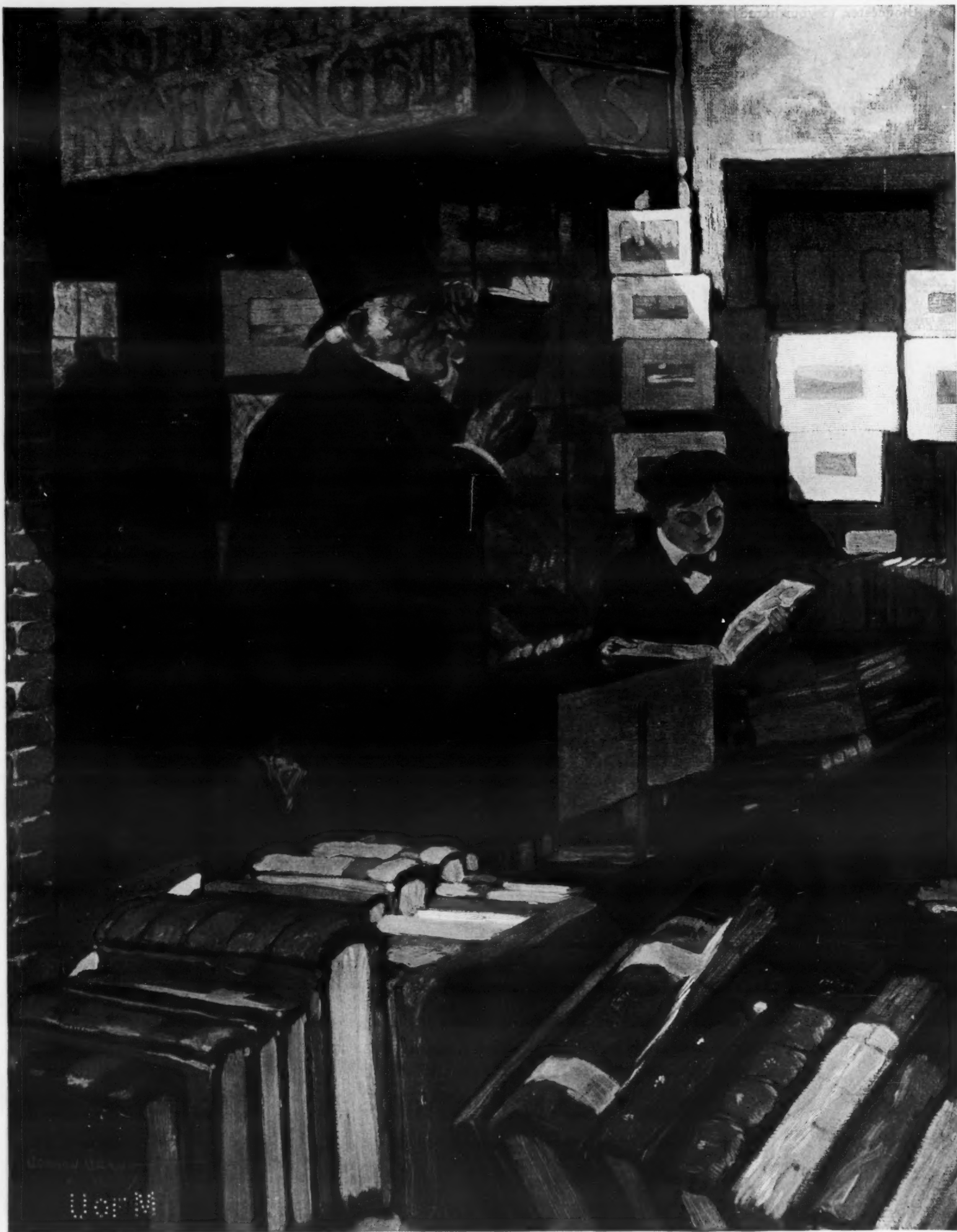
Ventriloquists Double Throat. Fits roof of mouth, always invisible, and mystify your friends. Neigh like a horse, whistle like a whippoorwill, sing like a canary and imitate birds and beasts of field and forest. Wonderful invention. Thousands sold. Price only ten cents; 4 for 25 cents or 12 for 50 cents. Double Throat Co., Dept. 26, Frenchtown, N. J.

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Highest cash prices paid. Satisfaction assured by a record of 25 years' square dealing. Send stamp for illustrated circular. Get posted and make money quickly. Von Bergen, the Coin Dealer, Dept. C, Boston, Mass.

**PATENTS SECURED OR FEE RETURNED.** Free report as to Patentability. Illustrated Guide Book, and List of Inventions Wanted, sent free. **EVANS, WILKENS & CO.,** Washington, D. C.

IN ANSWERING THESE ADVERTISEMENTS PLEASE MENTION COLLIER'S



## The Book Hunters

PAINTED BY GORDON GRANT





# Collier's

## The National Weekly

P. F. COLLIER & SON, Publishers

Robert J. Collier, 416-430 West Thirteenth Street

NEW YORK



October 2, 1909

### Croesus and Jones

**L**ORD MACAULAY advised governments to allow capital to follow its most lucrative course, commodities "their fair price," industry and intelligence "their natural reward," idleness and folly "their natural punishment"—to maintain peace, defend property, and observe strict economy in every department of the state. If government would do this, thought he, prudence and energy would exist in the people and civilization would be maintained. Let us quote now for a moment from one of our own living historians. Says Professor HART:

"The poorest day-laborer has a greater stake in good government than the man of wealth who can protect himself; and the poor man, through his rents and indirect taxation, pays more in proportion to his income for the support of government than the other classes of society. It is a mistake to suppose that the property-owner looks after the financial interests of the community; on the whole, the worst governed city in America is Philadelphia, which contains the largest proportion of house-owners."

Pennsylvania is the Gibraltar of protection, but lesser fastnesses, very powerful, are everywhere. The protective tariff means the "protection" of the rich, plus the encouragement of the city artisan at the farmer's cost. We talk about the importance of country life and yet we use the power of law artificially to make that life impossible. A wise and learned man is JAMES J. HILL. Recently he explained how we are hastening toward national poverty. We encourage a huge population; we feed it with peoples who settle in the city. Our land deteriorates. We allow everybody to exploit and ruin it. More mouths require food, while the land, whence all food comes, is being worn out and farmers are leaving it so fast that the percentage who work on the farm constantly decreases. The increased cost of living hits the farmer hardest. Not only has a crisis approached, Mr. HILL believes, "*but is being hastened by legislative stimulation in favor of other industries.*" The italics are ours, and the words might well be written altogether in scare heads. In New York State twenty thousand farms are for sale. Our national wheat product per acre falls steadily and is less than half that of Germany and England. Meantime, trusts "develop" (save the mark!) the country helped by tariffs and cheered on by Ballingers; and even the farmers fail to comprehend the vision of a Hill.

### "Conservatism"

**T**HE FITNESS OF A MAN to hold such an office as Secretary of the Interior is not to be determined by his keeping just to the windy side of the law, even if BALLINGER has succeeded in that laudable attempt. Thetis once gave to her son Achilles what she intended to be an immunity bath, but it did not work forever. Paris landed on Achilles's heel. As to our present friend, namesake of the terror of the Trojans, he is, at the most moderate statement, grossly unsuited to his post, and if Mr. TAFT retains him it will be an error from which he never will recover. Mr. TAFT'S Cabinet is made up of able men, none of whom would exactly be called an anarchist. Perhaps the most singular thing the President did in that regard was to urge Mr. HUMPHREY of Kentucky to accept a place—Mr. HUMPHREY enjoying the idiosyncrasy of being about the only conspicuous citizen of Louisville who refused to be identified with the recent notable cleaning-up accomplished in that city. The offer of China to FULTON was not more amazing than the Humphrey fancy. The world started a bit when Mr. TAFT began his Western trip with a eulogy of ALDRICH. Its eyes began to bulge when in the home of TAWNEY he almost read the tariff insurgents out of the Republican Party. The G. O. P., as it looks from here, is rapidly diminishing. ALDRICH, TAWNEY, and CANNON are in the pink of condition, but the mere rabble is being slaughtered with profusion. In the shallow, incomplete, and eulogistic essay on BALLINGER, section 190 of the Revised Statutes is not even mentioned, and R. ACHILLES is hailed as the ideal man for the post: better fitted for his position, one might almost think, than even ALDRICH is for his. Prophecy is hazardous, but according to the Zodiac, as read just now, the next President of the United States will be T. ROOSEVELT, another Republican who is independent, or a Democrat. Mr. TAFT is one of the most conscientious men ever in the office, and along some lines his intelligence also is distinguished. What he needs to fight against is the facility with which he becomes an "easy mark." At present his ability to cope with the Aldrich-Tawney-Cannon-Ballinger type of statesmen, and their associate business men and lawyers, about matches the outlook for the proverbial snowball in its unaccustomed clime.

Oct. 2

### Creative Comment

**A** PLAY OF INTELLIGENCE, dramatic to those who like to think, dull to those who do not, is successful in Chicago and the West. It receives extreme praise from men of experience and brains, like the former President of the United States, BOOTH TARKINGTON, the Mayor of Toledo, and OSCAR STRAUS. It arrives where most conspicuous American productions are made—the neighborhood known as Broadway. On the first night there is a mixture of interest and chill. Immediately several of the papers of largest circulation and widest influence exhaust themselves in endeavoring to tell how bad it is. Some, unable to comprehend, declare these critics are dishonest. Such charges are erroneous. These critics are a natural product of "the Tenderloin." It is the air they breathe. It is all they know. DAVID BELASCO is their god. A pretty chorus is their heaven. Tension like that in "The Thief" is their highest reach. Ideas worry them. They represent honestly both themselves and that Tenderloin of which they are the flower. We have naught to say against them. But what of the newspaper owners? Are they using in the best way their great power when they put in such hands a weapon that might be used to penetrate, to inspire, to lead? A critic's privilege is to seize eagerly any higher worth, to celebrate it, to encourage it, to lead the public on. Criticism has some power, either to fertilize or to blight. Remembering dozens of such efforts as "Griffith Davenport," "Children of the Ghetto," "Candida," "El Gran Galeoto," "The Master Builder," and now "The Melting Pot," we say without hesitation that New York criticism does less to help the American stage forward than it does to hold it back.

### Architect and Man

**C**HARLES MCKIM IS DEAD. His friends, WHITE and SAINT-GAUDENS, have gone before,—our two foremost architects and our greatest sculptor swept away in less than three short years. The firm of McKim, Mead & White have done much for the United States. A leading part was theirs in the healthy growth of architecture now seen about us. They loved the victories of the old world and taught them to the new. WHITE was the more original; MCKIM the more exquisite; both were artists, learned, sensitive, and devoted. What they have done will crumble, but it will have taught hundreds of others how to follow. The latest to go, MCKIM, was in nature as delicate as a child, as shy, as eager, and as keen. The school at Rome marks his wish that young Americans should shape themselves amid prodigies of human character and mind. He was a bulwark against the outrages of such Goths as CANNON in the fair capital of the nation. His ear and heart were ever open; his time and strength were at the service of the worthiest tasks. Artist and man, organizer and citizen, MCKIM was among the finest products of our day. As he passes away, there comes into being the latest testimonial to his talent—that in which he shows in New York, as he showed at Washington, how noble a monument, in proper hands, the terminal of a great railway system may become.

### Using the River

**F**ORTY YEARS AGO when newspapers chronicled, daily, the arrival and departure of the boats that plied between St. Louis and Omaha, there was only one railroad—the Hannibal and St. Joseph—save one branch of no great importance. Freight charges were high for river carriage, and the people looked to the railroads for relief and expedition. Eventually they got what they wanted, and now the people are calling for boats and praying for relief from the railroads. Few bits of contemporary history are more interesting than that Kansas City is going back to the river where it started. There will be no more "dinky" little side-wheel river boats. It will have a long craft of steel with water-tight compartments, great freight-carrying capacity and low superstructure. When the boat had been decided upon last spring, WALTER S. DICKEY was chosen to take charge of the project. A stock company was formed. Two years ago, LAWRENCE M. JONES, a merchant, organized a boat-line company and navigated the Missouri successfully for a season with small boats bought by contributions. Mr. DICKEY decided to make the boat line pay dividends. To this end he obtained freight contracts from shipping interests guaranteeing a satisfactory return on an investment and then called for stock contributions. The first man to respond was WILLIAM ROCKHILL NELSON, editor and owner of the "Star," who took \$50,000 of the issue. One after another the successful men of business subscribed for stock until to-day more

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than one-half of the necessary million has been disposed of. Every man in Kansas City, important or obscure, if he owns a home or pays taxes of any kind, will be asked to buy stock in the boat line. The company can get its million, but it is hoped to have every one interested. Kansas City's population this year is more than 375,000. It has grown 25,000 a year for two years. If it could make that record with oppressive railroad rates, what can it not do in ten years with water competition? It is not hard to understand the importance of a boat line when you hear that Minneapolis and St. Paul have an advantage over Kansas City—although they are further west from New York than Kansas City—of \$6.40 per ton on first-class freight. This makes an enormous saving in one year for these cities over Kansas City.

#### Figures

ONE OF THE BEST illustrations of the effect of river competition on railroad rates is given in the report of the engineer officer in charge of the upper Mississippi River in the fiscal year 1906. From the report of the Upper Mississippi River Improvement Association he takes this table:

Rates St. Louis to St. Paul, by rail, 573 miles; by river, 729 miles; and to Oklahoma City, by rail, 543 miles, and no waterway competition:

Class	I	II	III	IV	V
Rail	\$.63	\$.52½	\$.42	\$.26	\$.21
River	.40	.34	.27	.17	.14
Oklahoma City	1.30	1.09	.97	.84	.67

For a twenty-five per cent greater distance the boats carry freight for from one-third to less than one-fourth the rate charged by the railroads. That's what water competition does. Take the case of Spokane, Washington. The rate to Spokane is \$1.21, and the rate to Seattle, two hundred and fifty miles further on, having a water rate, is ninety cents. The merchants in Spokane are compelled to pay the rate to Seattle and back to Spokane, or a distance of five hundred miles that their freight does not travel. On certain classes of piece goods the rate to Denver is \$2.24. The same goods are hauled through on the same train across two mountain ranges and to California and San Francisco for \$1 a hundred pounds. Seattle and San Francisco have water competition. "Get a boat line," said J. J. HILL, one day in Kansas City. "It will help business all round." "Get a boat line," said E. H. HARRIMAN when he visited Kansas City in 1906, "and if you get one I should like to own a railroad following the course of the stream. The boat line would bring business to the railroad, and the railroad would bring business to the boats. I hope the boat line will be a success." The impression exists that the Missouri River is generally a shallow stream, and to that is ascribed the decline of navigation. The Missouri River has more and longer stretches of navigable water than any other unimproved stream in the world, but the few places that are shallow sometimes block the whole stream above at extreme low water. These shallow places are more numerous above than below Kansas City. Instances in which the stream below Kansas City has been blocked are rare. Such blocks as have occurred have been in seasons of extreme low water, when navigation on other waterways was similarly impeded.

#### A Coonskin Cap

A MAN ENTERED into a contract with a railroad company to furnish wood and ties to the company, to be taken from timber lands in the Mississippi River bottom. In this bottom, perched upon stilts, he built a log cabin, and, with his wife and an old negro man who assisted him, lived there and worked for five long years. The railroad company was impecunious, and had paid him on account barely sufficient to buy meal and bacon for subsistence, when it went into the hands of a receiver. The woodman went in person to the Federal Court with his claim. He wore a coonskin cap. He was long past the meridian of life, and too poor to hire a lawyer. He told the Federal Judge the company owed him over seven hundred dollars, all his little fortune. The last item in his account was eleven months old when the railroad defaulted. According to the then decisions, the payment of such claims was restricted to those which had accrued within six months, and the judge decided against the man's claim. The woodman reached for his coonskin cap, and, almost tottering, left the courtroom. He was found later at his home hanging to the limb of a tree, dead. The coonskin cap was lying at the foot of the tree. That Judge was United States Circuit Judge HENRY CLAY CALDWELL of the Eastern District of Arkansas, appointed by ABRAHAM LINCOLN, himself of the coonskin-cap tribe. Judge CALDWELL is now living in honorable retirement after forty years of continuous service on the Federal bench. The case of the man with the coonskin cap he never forgot. He found that much of the law was judge-made law; that there was just as much law and just as much reason and common sense, for saying that claims against railroad properties in the hands of receivers were valid if they accrued within six years, as there was for saying that they must have accrued within six months. He then and there decided to make some law himself. He made it a rule of his court that thereafter no railroad receiver would be appointed by him except upon the condition that all claims for labor, supplies, and material necessary to keep the road in operation, and all claims for damages resulting from its operation, that were not barred by the statute of limitations, should have preference

over mortgages. It was a new rule of law, but that was many years ago; and now, through legislation in some of the States, and by judicial decisions in others, that law and its manifest justice are marching on.

#### Judge for Yourself

VARIOUS RAILROAD COMPANIES have been parties to thirty-four cases decided by the Supreme Court of New Mexico. Of these, twenty-eight were decided in favor of the railroads—over eighty per cent. In every suit involving taxation of railroad property the railroads won. Of the various personal-injury cases carried to the Supreme Court not one was decided in favor of the plaintiff. One case was tried three different times, and was ten years in court. Three different times juries found that the Denver & Rio Grande Railway Company had unlawfully cut timber on the public domain, and assessed damages against that company. The Supreme Court nullified the judgments. One Supreme Court judge wrote the opinions in two of the six cases decided against the railroads. He also wrote a dissenting opinion in one case decided in their favor. It was his first term on the bench. He was not reappointed. The New Mexico Legislature has been notoriously under the control of railroad influence. The fact that no suitor against the railroads had ever been able to secure a favorable decision from the Supreme Court led to the practise of bringing suits in the courts of adjoining States whenever the law permitted. To stop this practise, the "Hawkins Bill" was passed over the Governor's veto. It prohibited the bringing of such suits outside of New Mexico, and gave the New Mexico courts power to enjoin their prosecution. The author of the bill was a railroad attorney. The bill itself was so rank that Congress, by a special act, repealed it. In one of his text-books ("Leading Cases Simplified") that eminent law writer, JOHN D. LAWSON, warns the students "not to pay too much heed to the decisions of the Supreme Court of Pennsylvania, at least during the past ten or fifteen years. The Pennsylvania Railroad," continues Mr. LAWSON, "appears to run that tribunal with the same success that it does its own trains." The Western railroads, apparently, are not behind in their control of the judiciary. In one of the cases in New Mexico twenty-three persons were killed by the negligence complained of. The case decided was that of a widow who was suing for the death of her husband and two sons.

#### A Reply

AN AMUSING LETTER on Mexico comes to us from a correspondent, criticizing our views on Mexico. He thinks we saw it "from a car window," and he is hopelessly mistaken. The writer of the editorial attacked has been among the back-country people four times, for a month at a time, traveling on horseback and sleeping in ice and snow. If they are not poor and down and out, which our correspondent denies, we have not seen any people who are. The testimony of the American contractors is that these people are naturally strong if they have enough to eat, but that when employed on railroad work they are unable to render satisfactory manual service until they have been thoroughly fed. Normally their food consists of beans and red peppers, with any sort of grease they can obtain. They are practically always hungry and cold whenever there is any chill in the air. The system of peonage or holding people for debt is nearly universal. During our last trip in Mexico we found the people so hungry they were cutting the tongues out of cattle that had died of starvation, and were using them for food. As there would be no possibility of acquiring any land on the great Tarrazzas ranch, these workers have to look to the landlord for the privilege of existence. Our correspondent speaks of the great demand for cotton cloth of Mexican production. If he attempted to live in the high Sierra Madre mountains clad in this cotton cloth, he would suffer more than the people do who are somewhat accustomed to such a life. Everybody, by reason of there being no internal revenue tax on mescal, sotol, and other destructive beverages, has an opportunity of getting drunk on what for the average man costs about ten or fifteen cents of Mexican money. It is strange to note that the temperance wave has invaded this country; that year by year the northern part of Mexico shows less and less drunkenness.

#### Our Southern Neighbor

MEXICO TO-DAY is far more despotic than Russia. It is merely a question of how much despotism is necessary in such a community. An entire population was arrested because some mules were stolen; the local authorities lined the men up and permitted the property owners to select those whom they did not wish put into the army and sent to Yucatan. Crimes of violence or attempt at revolution are met by shooting up a community regardless of whether those shot are innocent or guilty. We have met no Mexicans who are well-to-do who seem to have any care whatever for the peon class of their own people. Our correspondent, going on business for his firm, would naturally put in his time in the towns among those who were fairly well-to-do and who did not live the landless, dependent, feudal lives that obtain on the ranches. Probably nothing as brutally disgraceful has ever been done in the United States as the handling of the Yaqui question by the Mexican Government. Possibly it may interfere with business to tell the truth about conditions, but even our correspondent would have little use for COLLIER'S if it did not tell the truth about matters which he did not regard as his personal interests.





Dr. Frederick A. Cook at the Supper Given in his Honor by the Editor of the Copenhagen "Politiken" to the Foreign Correspondents, September 6

WHILE sitting with a garland of roses around his neck, accepted by all the company as the single white man in the world who had stood upon the apex of the earth, the word entered the room—whispered from lip to lip—that Peary had "nailed the Stars and Stripes to the North Pole." No guest at the table gave a sign that the whole situation had been overturned; no one spoke aloud of the startling news. Dr. Cook did not lose a fraction of his poise; yet the intelligence, as a silent undertow, carried away the enthusiasm of the diners. Only the personality of Dr. Cook kept the banquet from disintegration. The speeches were fewer than had been expected, and were noticeably listless. But with that fortitude which drove him footsore and weary through the long polar night, Dr. Cook himself spoke at greater length than usual, with more humor and keener interest. He offered congratulations to his fellow-countryman who had successfully terminated his twenty-three years of Arctic exploration. Thereby he rescued the occasion. Upon Dr. Cook's arrival in New



Dr. Cook Receiving the Degree of Doctor of Laws from the University of Copenhagen, September 10

York on September 21, his ship, the "Oscar II," was met by a committee of the Arctic Club of America and a boatload of friends. He transferred from the ocean liner to the reception steamer, and the latter moved up the Hudson as far as One Hundred and Twenty-ninth Street, then back past Manhattan again and around to Williamsburg, Brooklyn. The vessel was greeted everywhere with whistles from the harbor and cheers from people standing on the piers or in the windows of the tall office buildings. In Brooklyn Dr. Cook encountered an army of school children, each with a waving flag, and several hundred automobiles fell in behind the car which carried him to his home. In the evening a dinner was given to the explorer in the Bushwick Club, but this was interrupted by a gathering of admirers in the street. Standing on the balcony of the club house, he was serenaded by the United Singers of Brooklyn, composed of five hundred voices. The same day on which Dr. Cook reached New York, Commander Peary landed in Sydney, N.S., where a public demonstration took place in his honor.



American civilization as represented by the camera squad which received Dr. Cook as if he had been center rush of a football team, and greeted him with "Oh, you North-Pole Man!" "Oh, you with the arm there—please take it down and give us a show at the doctor!" "Hey! Look this way, doctor—there now—hold that!"

## Dr. Cook Returns to Civilization

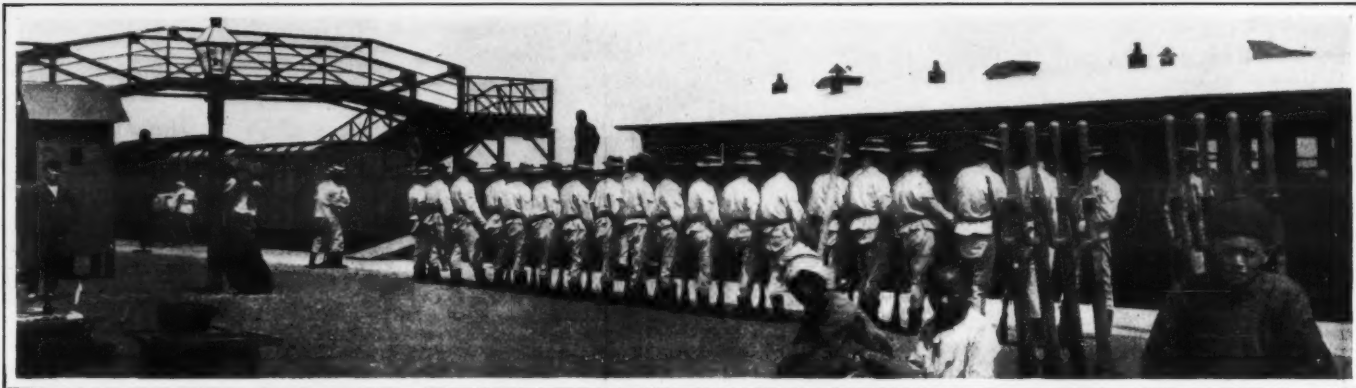
# The Ferment of Asia

*The Tension in Manchuria, Where Japan and Russia Are Maneuvering for Control*

By HENRY GEORGE, JR.

THE conditions which are now disturbing the Orient have such an important bearing on the political fabric of the world—since the countries of Asia may become, to Western civilization, either an ally or a menace—that Collier's felt it desirable to send a special man into this region to report the situation direct. For his many qualifications we selected Henry George, Jr., the son of the great sociologist and political economist, himself an experienced journalist and publicist who is especially interested in the Orient. Mr. George's itinerary included Hawaii, Japan, China, and Siberia. His impressions will be fully set forth in a series of articles of which this is the first. The next article, dealing with recent corruption in Japan, about which practically nothing is known to the outside world, will appear next week.

PHOTOGRAPHS COPYRIGHT 1909 BY W. B. MOORE



The Chinese police guard drawn up on the platform at the railway station in Mukden

OUR Pullman train drew into Mukden exactly on time. I had felt much at home on this Japanese-owned and operated, but American-equipped, South Manchurian Railway. But the moment I stepped off it to the Mukden platform I realized that I was in the heart of slothful, sleepy, dirty China.

As I had found her cleanliness, so I had found her morals. It appeared to me that Chinese morals—private morals and business morals—are about the same as those of other people in like conditions: low grade—very low grade—in many respects to the Occidental view. In our carriage we passed what looked to me like sentinel soldiers—uniformed and carrying guns. They stood in the middle of the roadway, with now and again a glint from a bayonet as we passed a stray light.

They were Chinese policemen! "If these are Chinese policemen, what are Chinese soldiers?" I asked. The chief reliance just now is upon these police; the Chinese are growing restive over outside interference, and they are rousing to self-assertiveness with their police, who are in effect soldiers.

#### What South Manchuria Means to Japan

I FELL asleep on a stone for a pillow thinking of the seventy-five-mile-long battlefield—one point only ten miles away from where I lay—where the Russians and Japanese, with 300,000 infantry on each side, the greatest number of contestants in one battle in recorded history, had so recently struggled over—what? South Manchuria. To Russia it meant, with Port Arthur and Dalny, seaports for the outlet of the stupendously vast Siberian country, and also a territory from which to dominate China and ultimately Japan. To Japan it meant, first and foremost, outer defense works for the Empire of the Rising Sun.

What did they mean—these military police, these soldiers, in slumbering old Manchuria? The question tormented me all day—from early morning when I visited the venerable Manchu palace until late in the afternoon, when I rode out through the suburbs, past the grewsome, lonesome, unfenced, forgotten, grass-covered conical burial mounds of the common people, to the great, tree-topped, earth-mound tomb of the Manchu conqueror of Mongolia and founder of the reigning dynasty at Peking.

If Mukden is dirty and forbidding in dry weather, it is inde-

scribable in wet. The unpaved, loam streets—if streets they may be called—turn to sticky, black mud, with pools of water innumerable, so that it is said horses drown at times.

There are two distinct jurisdictions in Mukden—Chinese and Japanese. The Japanese jurisdiction comes through the South Manchurian Railway, a concession originally given to the Russians, and after the war formally transferred to the Japanese. By virtue of the



Yellow dragons overhead and yellow mud under foot

right to protect the railroad, the Japanese have a distinct police system of their own, with the Consul-General as their commander; a military garrison, with the Consul-General at its head; an extraterritorial court, with the Consul-General as high judge. There is also a separate Japanese telephone and telegraph system.

But what impressed me most appeared when going with Consul-General Koike in his carriage, with its picturesquely uniformed Chinese driver and no less picturesque outrider, to call upon the American Consul, Mr. Cloud. We stopped to get some money changed at the

Mukden branch of that world-wide and truly great financial institution, the Yokohama Specie Bank. To get quick service, the Consul-General took me in by a side door. In going through a short hall to the banking chamber proper, I passed an open doorway, through which I saw, in a small room, with cartridge belts slung and rifles in hand, as if ready for instant call, six or eight Japanese regulars. A file of such soldiers does garrison duty on the premises day and night. What is the reason? Mr. Koike said, as if in explanation, that the bank building was being reconstructed and new vaults being put in, and that the place therefore needed protection against robbers.

But why not watchmen and, if necessary, some policemen? Why soldiers? And will the soldiers cease garrison duty after the new building is finished? Probably not.

The Japanese in Mukden are few. The total population of the ancient city is perhaps 200,000—the Chinese themselves do not seem to know exactly. The Japanese keep a strict count of their own numbers—3,500. Of these, 300 are soldiers and 300 police. As to the country generally, it may give a clearer idea of the whole Manchurian situation to explain that there is far from the swarming population commonly supposed. Manchuria consists of three provinces, together embracing an area approximating that of France; but the population is only 2,500,000, as against France's 50,000,000. The lowest or most southerly of these provinces—Shengking—contains 1,500,000 inhabitants.

#### A Lean Province

THE impression upon you as you travel through the length of Manchuria is that of a sparse agricultural population—very few farmers' houses—and large towns scattered here and there. Land ownership is concentrated. Farm laborers flow in from the other provinces of China to work the land and then flow back again, getting such opportunity as may be to labor, but little or no opportunity to own or work land for themselves. This leads to the ill-working of the land or extensive cultivation. With a more intensive process—the application of more tools, fertilizers, and brains—the soil of Manchuria can be made to perform wonders.

This is especially true north of Mukden—that is, Changchun and Harbin way—where experiments show that the highest grade of flour-making wheat can be raised from lands now largely

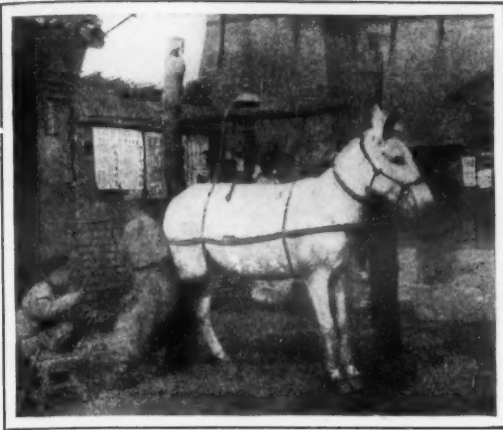
*"With a more intensive process—the application of more tools, fertilizers, and brains—the soil of Manchuria can be made to perform wonders. Experiments show that the highest grade of flour-making wheat can be raised from lands now largely given over to grass"*



"The grewsome, lonesome, unfenced, forgotten conical burial mounds of the common people"

*"It may be put down for a certainty that Japan will never willingly relinquish Port Arthur. She has abandoned the forts on the shoreward side, for she never expects to meet an enemy ashore that far south. The territory she took from the Russians she will hold under her domination"*





Ancient Methods

Shoeing a mule, lashed to a post, in the public street

given over to grass. South of Mukden good wheat is grown, but more particularly millet and beans. The millet, maturing in the fall, grows as high as twelve feet and somewhat resembles our sorghum. In the disorganized condition of China, it offers a peculiarly favorable cover for the movements and raids of bandits, with which the country swarms; and during the recent war it hid military operations, so that often the belligerents came into accidental collision.

But the staple of the country—at least of lower Manchuria—is the white bean, most valuable not as a food, but for its fertilizing qualities, being shipped in large compressed cakes that resemble grindstones. The oil obtained during the compressing is used as an illuminant. These bean cakes are shipped to all the chief seaports of the East, and in immense quantities to Japan. The shipping season is during the spring months, when millions of them may be seen at Dairen under sheds and heaped up in the open, topped by tarpaulins, awaiting shipment.

#### The South Manchurian Railroad

THE bean cake seems at present to form the chief article of traffic on the South Manchurian Railway, and next to that, coal, which the railroad gets out of its own mines. This is the traffic coming south to Dairen, out of Manchuria. The freight north is miscellaneous, and largely the things that the Japanese excel in producing or in respect to which they have more quickly than their competitors adapted themselves, as, for instance, in combining to fill a car, and thus dividing the expense of carriage, rather than shipping separately, and each having to pay for a car when using only a part of a car. It is such cases as this and the bitterness of trade rivalry that give rise to many of the charges of discriminating rates favorable to Japanese and against other nationalities.

The South Manchurian road is not extensive as Americans are accustomed to view railroads—about 700 miles long. It runs from Port Arthur on the south to Changchun on the north, where it meets the Russian broad-gauge system.

Built by the Russians originally, it was broad-gauge until the Japanese took South Manchuria during the recent war, when the latter changed it to narrow gauge, which is that used in Japan, from which engines and cars were brought. After the war, when the road was to be re-equipped, it was decided to change the gauge to the American standard—four feet eight and a half inches—and to supply full American equipment. To do this cost the company \$100,000,000 in debenture bonds and stock. Besides five per cent on the debentures, it paid six per cent on the stock last year.

The term of this railroad concession from China runs for only a dozen or a few more years, at the expiration of which China is supposed to have the right of purchase; in which event the Japanese must clear out. But will they clear out? It may be put down for a certainty that Japan will never willingly relinquish Port Arthur, over which she fought two wars. It is plain to the most superficial visitor that while the Imperial Government is carefully keeping up and guarding the fortifications at the harbor mouth at Port Arthur, it has abandoned North Fort and the other forts on the shoreward side facing north on the peninsula. The obvious reason is that Japan never expects to meet an enemy ashore that far south: that any such enemy will be many miles north—north even of Mukden; and that all the territory she took from the Russians during the late war she will hold under her domination, if not as an integral part of the Japanese Empire, as Korea has practically become. Japan regards South

Manchuria as her defensive outpost, and she will fight to maintain that outpost in a country characterized at once by sloth, indifference, confusion, incoherency, corruption, and revolution; and which is surrounded by Powers that have already carved out "concessions" and impatiently await an excuse to enter upon the larger partitioning.

#### Changchun, the Transfer Point

THE dividing point between Japanese Manchuria and Russian Manchuria is Changchun. It is a night's ride north of Mukden. I had been called at four by the polite little Pullman car boy. I can hardly call him porter, since he seemed about the age and stature of the bell boys in Tokyo. Even the conductor of this crack train on this American-equipped South Manchurian Railway—called "Train Master"—seemed to be in the early twenties. At Changchun our train had pulled up against a long platform. On the other side, and precisely parallel with it, was the Russian train to which we were to transfer.

This Russian train belonged to the Chinese Eastern Railway, which runs north to Harbin, and then east and west, connecting Vladivostok with the Trans-Siberian line proper. It forms a kind of widely branching capital letter T, and runs through the backbone of Central and North Manchuria. The right of way is only a limited concession to the Russians by the Chinese Government, but when will the Russians give it up? "Never," says pretty nearly everybody in the Far East. It means the shortest obtainable line east to Vladivostok, and it means the command of the great North Manchurian territory.

In the interior of the station it was evident that I was out of Japanese Manchuria. In all the throng there were not half a dozen of the Nipponese. All the rest were Chinese (mostly big Manchus) and Europeans, or, as the



Russian military stores at the railroad station of Harbin

Russians would probably classify them, Chinese, Russians, and Europeans; for the Russians commonly consider and speak of Russia as not belonging to, but being apart from, the rest of Europe. A motley group of Chinese, in coarse, worn, and unclean clothing, struggled in front of a very small window—I concluded to buy fourth-class railroad tickets. There were a number of women in the place and some children. Except the tourists, they were Russians of the peasant class.

#### A Mysterious Woman

AND yet not all of them were peasants. I felt sure that at least one was not, despite the make and material of her clothes, which were of the poorest. A shawl, which had been over her head, had fallen about her neck, setting off her remarkable head—hair, dark, silky, luxurious, glorious, parted in the middle and waving back into the folds of the shawl; the features marked with a curious, even fascinating, mixture of feminine softness and masculine strength; her nose too well-shaped for a peasant's, and also her mouth, which, if large, full, and strong, was sensitive; her chin, firm; and her eyes—the windows of the soul—dark, gray, or brownish, and fixed in gaze straight in front of her—gazing, but not seeing.

I first noticed her from the far end of the station, and I approached to get a better view. The face strengthened as I approached—strengthened, and softened, too; and lines crossed the white forehead. It was a face of natural tenderness and refinement, backed by an iron will.

Plainly this woman had a history. Who was she who could look at once a woman of the drawing-room and a woman of the frontier in this new-old country of Central Manchuria? Was she some aristocrat seeking to bury herself and her broken fortunes in this remote part of the world? Or was she a political exile who had thrown in her lot with the common mass and rebelled at the insufferable political and social con-



American locomotive on the South Manchurian Railroad



Modern Methods

Preparing to make railroad stations hideous with signs

ditions? If so, what was she doing in Manchuria? I was interrupted to get together my baggage for Harbin, and after attending to this I cast a glance about for the woman whose face had so wrought upon me, but she had vanished. It is women like that that make revolutions, and as my train rushed toward Harbin this woman fixed herself in my mind as the spirit of North Manchuria and Siberia—the spirit of determination and grief.

As if in keeping with this feeling, the soil of the country seemed suddenly to have changed. Along the South Manchurian line it had been red. Along this Russian road it was dark; in some places black. Professor Chamberlain, holding the chair of geology in the Chicago University, who was a fellow passenger, told me, in respect to this, that, generally speaking, the soil is red in the lower latitudes and grows darker in the higher latitudes. He also pointed out that the Chinese of North Manchuria are larger and darker, have larger hands and feet, and stronger individuality marked in their features than those in southern China. For my own part, I found many Chinese along the Russian railroad line in Manchuria with features so marked and skin so dark as to bear striking resemblance to our Indians.

#### The Russian Excuse for Armament

THE Russians had built all the way down to Port Arthur, as if they had had no idea of ever leaving, and the Russian-built houses north of Changchun were of the same permanent nature as those I had found south of it. But a difference between those north and

those south was that every house north was fortified, with a castellated and loopholed stone or brick tower and a surrounding wall. Each might stand a siege. The explanation given is that these are defenses against Chinese bandits that rove these parts and rob and kill. As if corroborating this, soldier or police sentinels are met with at every station. Military guards are found on the trains, and on the chief passenger trains, several guards. But notwithstanding all that is said, one gets the feeling immediately upon taking the Russian line—and it does not leave him—that most of this defense against bandits is a mere pretense to hide a defense against a much graver enemy—the one from Nippon. It gives excuse for a skeleton military occupation which could at short notice be swelled into immense offensive or defensive proportions.

*"The country might be mistaken for the Western United States. Sometimes it looks like rich Iowa and Nebraska; sometimes like fire-swept Minnesota; or in places like alkaline Utah, and again like piny Oregon. The mineral wealth of Colorado is believed to exist in certain regions"*

Harbin proved to be quite a town, with a "Grand Hotel" and a number of pretentious buildings in the Russian quarter; but the Chinese part was nothing better than a huddle of huts with wooden and mud-daubed walls and tiled roofs.

It is difficult to realize the great extent of Manchuria. Even from Harbin it extends still two hundred miles straight north, and we traveled almost twenty-four hours west by this express train to a little military town called "Manchuria" before we reached the Siberian frontier.

For that whole distance, and away eastward to Vladivostok, too, the rails of this Russian Government road hold all that part of North Manchuria in a steel grip which never will be released. Imperial Chinese police are thinly scattered through the country, and are occasionally to be seen at the stations, but they amount to nothing. Russia is dominant.

As for the nature of the country, it might be mistaken for the Western United States. Sometimes it looks like rich Iowa and Nebraska; sometimes like fire-swept Minnesota; or in places like

alkaline Utah, and still again like piny Oregon. Even the cyclone of Kansas is in evidence constantly, and the mineral wealth of California and Colorado is believed to exist in certain regions.

The country is given over to sporadic, extensive cultivation and stock-raising. What it needs is settlers for intensive cultivation. In time they will come in great numbers out of the millions of Russia. But the present purpose evidently is to turn the currents of immigration, not into Manchuria itself, but into the Russian territory on both sides of it—into Siberia, west of it, and into the Vladivostok region, east of it.

And into those regions peasant farmers and their wives and children are literally being poured. You pass long train-load after train-load as you travel westward, until it appears as if the whole traffic of this great road spanning two continents was in human freight—unless we consider the railroad materials.

For practically all of these materials, save dirt and stones, have to be brought from Russia proper, little suitable lumber for even ties being found in the Russian territory to the eastward. Nevertheless, the work of double-tracking is being pushed on apace by sections, with tremendous switching yards, obviously to meet military exigencies, since there could be no such commercial requirements for many years to come. It is a military road; and with a view to building up a human rampart, the Government at St. Petersburg is inducing the utmost of emigration by extremely low railroad rates, by the leasing or selling on mortgage of small pieces of land at very low figures, and by small loans of money.

We soon lost sight of the towered and loopholed farm-houses and stations, although everywhere were the military police. Green fields lay embroidered with gold and purple flowers; hills in the distance rose out of misty blue, and the fleeciest of clouds flecked the sky—such a scene as when the maid Europa picked blossoms and the milk-white bull Zeus came to seek and carry her off.

Or changing its aspect, the country presented a flat waste of sand, spotted with a sage-brush-looking shrub, and camels grazing or quietly kneeling and chewing the cud.

Or still further along came a nestle of little wooden houses, with a red or blue or green minareted church spire over all, and with a little saw-mill close at hand.

How different from the Siberia we had been taught to think of—that illimitable desert region by summer, and snow and ice through the long winter; that dungeon of the political felon; that realm of despair; that place of Death in Life!

#### What is in Store for the Future?

AND yet humanity here is at low ebb. Many of these people have been sent out for crime—crime induced almost altogether by the conditions of bestial poverty. A large proportion of them have in the course of things worked out their penal sentences and begun new lives in that new country, but with hatred in their hearts for the despotic powers at the capital on the Neva.

But the intelligence most to be feared is that of the political exiles and of their children and children's children—among them men and women of station and of the

best brains of Europe, many of whom might have been seen among the chained gangs that in times past, before the advent of the railroad, wound their way for a thousand miles on foot, weary unto death, to the remote penal farm colonies or the more deadly mines. Even now these exiles can be seen leaving the train at Irkutsk and starting on foot for the infamous Kolymsk, six hundred miles due north.

If it be true that one man with an idea can make a revolution, then how many revolutions against such an order of things are these fire-fed intellects good for when the hour of freedom, and perhaps of retribution, shall come? And here returns thought of that woman in the railroad station at Changchun! For womanhood will play a great part in the future of Siberia. The latest yearly statistics of the number of exiles I have seen are more than ten years old—those of 1898. Such things are not published to the world by the Russian Government. During that year 7,906 men and 314 women were exiled. These were voluntarily followed by 1,683 men and 3,275 women. That is to say, of 13,178 forced and voluntary exiles, 3,589 were women, and of these, 3,275 were voluntary! Who were these three and a quarter thousand women? Wives, most of them; mothers, sisters, and daughters, some of them.

Will this count for anything in the turbulent times just ahead in northern Asia? I think it will. The woman I saw in the Manchurian railroad station will again appear, with her face of determination and grief, and Throned Pride in the Kremlin and in the Winter Palace on the banks of the Neva will tremble!

# The Mormon Woman

*Her Bravery, Her "Tragedy"—Is It a Tragedy?—Her Opinions, Her Future*

By SARAH COMSTOCK



BECAUSE of polygamy, the sympathy of two generations has been bestowed upon the Mormon woman. She has been considered the most unhappy wife in America. How does she regard the matter? Has polygamy its advantages? Is a quarter of a husband better than no husband at all? Or better than a whole husband? In this and succeeding articles no attempt has been made to draw conclusions. What is given is merely a record of impressions gained during a period spent among the Mormons. By way of explanation, the Mormon woman's implicit faith in the priests of her Church and in their teachings is set down—it is this unalterable, undisputed fact that has accounted for the conquering of a difficult wilderness as well as for the state of polygamy. The frank opinions of these Utah wives have been recorded in this first article

It is a common occurrence in Saint George to see an old Mormon woman bending over a huge soap kettle swinging in the yard, stirring its contents with a stick, and singing a hymn as she stirs

## — In Utah's Dixie Land —

people. Towns don't grow where they have no reason for being."

"The command of the Lord is reason enough." The solitude bore down more and more heavily. Even the coyote's voice vanished. The shapes grew more grotesque as the moon rose, the walls grew redder. The world looked like a planet where man has never trod. It was terrifying, primeval, chaotic.

"There's some mistake," I insisted. "There can't be any civilization in such a place."

And then the looming rocks parted suddenly upon a picture which was as unreal in that desert place as the mirage itself. Straight little streets lay before us, bordered with trees which were feathery in the moonlight. Tiny cottages appeared, rows of them, nestled among bushes and flower-beds. There was a steady tinkle of trickling water; save for this the place was as still as a city of the peaceful dead.

"Curfew rung an hour ago," said the driver. "It's ten o'clock now and everything's quiet. There—that's the hotel just ahead."

And we dismounted at a rambling, two-story adobe building where the stranger in a strange land may abide.

The pantry had been locked long before; but no truly Mormon heart could harden itself against the picture of dustiness, weariness, and hunger that we presented. I heard the click of a key in a lock and then came a

Sister C—, a Mormon woman who has for many years supported her family, including a crippled husband, by weaving rag carpets. She is a type of the capable Mormon pioneer and home maker



tower of bread and butter, another tower of chocolate cake, and a giant pitcher of milk.

"It's a rather tiresome trip," I remarked, trying to put it with polite moderation.

Somebody laughed. "They call it a hard trip now," he said. "What would you have called it if you'd been one of those pioneer women who helped the men ferret out the place half a century ago with nothing to eat but pine nuts for days at a time, and with nothing over their heads but a willow wickiup, and with their babies sickening and dying on their hands?"

I paused guiltily in the midst of my chocolate cake feast. "Have any of them survived?" I asked.

"Survived? Why, the town's full of 'em. In most cases they seem to have outlived the men, somehow. I don't know how it is—seems like women can stand more. You'll meet pioneer women at every turn."

"Whatever did they come for?" I reflected.

"Why, because they were called," was the simple answer. I knew later that this was the key to the Mormon woman's strange, to us inexplicable, life. Unswerving faith in the priesthood has made all things possible to her, from conquering a wilderness to accepting polygamy.

I own with shame that I had cherished some doubts concerning my reception by these people, knowing them only by hearsay; but from the first I was shown only kindness, Gentile though I was, and it was my good fortune to enjoy the hospitality of Saint George at a ward reunion two days after my arrival. A few young men and women busied themselves with wraps and chairs, but for the most part the crowd was of old people, and for the most part the old people were women.

"That's the Bishop and his mother," somebody told me. "Bishop D—." With him was a little old lady of more than seventy, her hair black and crisply curling. For some reason gray hairs seem to be almost as rare as June snowflakes among the old ladies of Mormondom. Whether climate or peace of mind be the cause is for the beauty doctor to investigate. I recognized the name. "I met a

THERE was a day of dust and sage-brush and gray splotches of sheep and angular mountains, and by the time we reached Chadbourne's ranch, where "Ma Chaddy," a motherly old Latter-Day Saint, sets forth a meal, we were ready to remain forever in the desert rather than return to the crippled, palsied, wobegone old United States mail stage in which this seventy-mile drive must be made. Night was falling.

"The worst third of the drive is ahead," said the driver, with apparent pride in what he was about to produce.

But at the end of it! I was to find the very heart of old-time Mormonism, the site of the first of all the temples, the alleged vision-born city of Brigham Young, the spot where few "Gentiles" have ever set foot. To be one of those rare Gentiles, about to penetrate to the valley in the wilderness as that little band of the faithful penetrated to it a half-century ago, holds one in a suspense such as the relic-hunter knows when he approaches the lost city of a lost tribe. For Mormonism elsewhere is beginning to be stirred by the unrest of a modern world. Railroads shriek in its ears, commercial interests disturb its repose, political squabbles fret it, churches of many denominations are whispering questions to its rising generation. But in Saint George, known throughout Utah as "Dixie Land," I was to come upon Mormonism unadulterated, the Mormonism of those earliest pioneers whom the Prophet led. The passion of the relic-hunter overcame every ache.

The flat desert reaches were past now, the road was precipitous. The stage pitched furiously, and its old hold rattled beneath us. Uncanny shapes loomed: dead volcanoes, thrusting their black cones against the slightly less black sky. Walls of rock stood out, all of a color with the night until a rising moon showed them red and added to the weirdness of it all. The thin, far-off cry of a coyote cut the desolation.

"You've lost the road; I know you have," I told the driver. "Nobody ever came into a wilderness like this and built a town of two thousand



Over this wall of red rock the Mormon pioneers let down their wagons by ropes



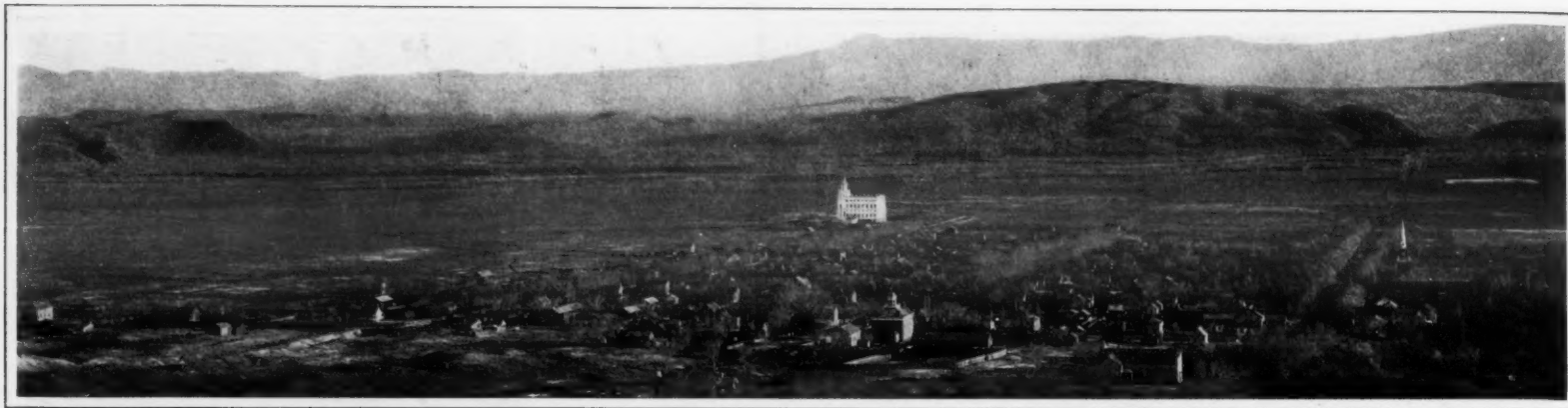


Donald B. McMillan, George Borup, Thomas Gushee, mate of the "Roosevelt," and Matt Hansen, Peary's negro companion, sitting on the sledge which traveled to the North Pole. Hansen is, Commander Peary's body-servant, and is distinctly proud to be the only member of his race who has ever stood at the Pole



The newspaper men from New York and Boston interviewing Commander Peary on the dock alongside the "Roosevelt." Note the skulls and other trophies hanging in the rigging. Upon his arrival at this port on September 8, the explorer gave out the first summary of his story of the dash to the Pole

## Commander Peary at Battle Harbor, Labrador



In the center of the basin stands the White Temple, rising above the Mormon community behind its barricade of mountains

Mrs. D— yesterday, but that's not the one. She didn't seem young enough to be a daughter-in-law, either."

"Oh—you mean the one that lives in that old 'dobe down this street? She's the third wife. The second lives up in Iron County. This one, the Bishop's mother, is the first."

"And his father?"

"He's dead, but three wives are all living, and they're all the best kind of friends, too. They live apart, but they go to visit each other. They always were just like three sisters."

I began to understand more fully why this is a community of widows. Not only have the women "stood more" and so outlived the men, but, too, many a man in dying has left two or three or possibly more widows to share his property, either amicably or otherwise, while mourning his loss.

The only lonesome person in the room, which buzzed like the happy beehive that stands a symbol throughout Utah, was a tall, bony old woman who sat drearily in a corner. Her hair was parted in the middle and strained back into a hard little knot in the way characteristic of the old-time Mormons. "That's poor old Caroline Y—," my neighbor told me. "She always looks forlorn. She was Y—'s second wife and she didn't marry till she was an old maid. I guess she sort o' got the habit of lookin' forlorn before she got married."

#### Inequality in Widowhood

LATER in the day I saw a somewhat younger woman join Caroline. The younger one had a manner of good-tempered assertiveness which seemed to emphasize Caroline's forlorn meekness as they conversed.

"That's the first wife," I was told. "He had her a good many years before he married Caroline. He's dead now."

As I watched the two I felt that, although chatting pleasantly, it was not exactly as equals, and I wondered just what the mutual attitude was. It was not until later, however, that I came to know Caroline and find what polygamy had meant to her.

A distinguished-looking old gentleman attracted my attention and I learned that he is of high rank in the Church. "He comes of a famous Mormon family. His three wives are all living here in Saint George in three different houses on different streets. He lives with the first, the oldest one. She's getting on now so that she doesn't care to go out much, and the second's so deaf that she doesn't care much for it, and it's sort o' settled down into being the third, the youngest one, that goes places with him. When invitations are sent out, though, they're always addressed: 'Brother L— and Wives.'"

There was a feast set forth upon long tables that arched and moaned beneath the burden of plenty. Around it gathered scores of old people who had obeyed the call and gone forth together to face starvation and cause the wilderness to blossom. All the afternoon they chattered of the old times; for supper they scattered to their homes, but by eight o'clock they were back at the hall and the dancing began. Measure after measure, figure after figure, these men and women—in their sixties, their seventies, their eighties—pranced through quadrilles and Virginia reels and Money Musks, just as they had danced their way across the continent in their youth; toeing their measures to the fiddle's squeal on the open plains by a campfire.

At last they gathered around the little parlor organ and sang in quavering chorus the hymn which was their battle song across those plains:

"Come, come, ye Saints, no  
toil nor labor fear, but  
with joy wend your way;  
Though hard to you this  
journey may appear, grace  
shall be as your day. . . .  
Gird up your loins, fresh  
courage take, our God will  
never us forsake;  
And soon we'll have this  
truth to tell—All is well!  
All is well!"

Seen by day the town had proved to be a basin encircled by rock: red sandstone on the north, black volcanic rock for the rest. In the center of the basin stands the glittering white temple, so dazzling, so impressive, in that vivid air, against that red background,

that it is said many of the faithful have broken down and wept when it first burst upon their vision. The cottages are mostly of adobe, sometimes of red rock; they are old, half smothered in November by a mass of roses, chrysanthemums, and brown tamaric plumes. Many of them display the two or three front doors, relic of polygamy's reign. A few old men, many old women, some children, and chickens potter about in the red dust of the streets—for Saint George has not a sidewalk. At the edge of every street runs the ditch full of clear water guided down from the heights above to make the desert rejoice. In early days this rejoicing took the form of cotton, whence the name "Dixie Land." These streams persistently fill the ear with their gentle trickle through the quiet streets.

Day after day I wandered through the red dust, stopping now to gossip over a gate, again to enjoy some quaint picture. Here would be a huge soap kettle swinging in a yard, an old woman bending over it, stirring

buzzing once more. "Sorry I'm spoolin' to-day, but if you'll come again maybe you'll find me weavin'." The loom's there, in that tent. There ain't room in such a little house."

"You make a regular business of weaving, then?"

"My, yes, that's about all I do since my husband got hurt—broke his back, I call it just for fun, though it ain't really so bad's all that. He can do a good deal—he can make the soap, for one thing." She pointed to an array of brown lumps drying in the sun.

"Oh, well, they's plenty o' trials I ain't had," she ran on as she spooled. "He ain't never went into plural marriage for one thing, though I know grace would 'a' been given me to bear it if he had. An' I like the weavin'. I make new kinds o' patterns an' I keep tryin' an' tryin' to get the colors like I want 'em, an' just that tryin' keeps me happy. Somehow it seems like I could tell things in them rugs."

Just then I hardly grasped her meaning, but later on I understood. She was showing me her products—yards upon yards of blues and purples and greens and reds, with marvelous vines made by a trick of twisting the rags.

"Could you make me a rug all of dull browns?" I asked with a secret shudder at the combinations, but with the souvenir mania upon me.

"No," she replied emphatically, "I couldn't. If you'd have a leetle stripe o' yellow, now, or red, I could. But all dark colors ain't like life. They's always a bright streak somewheres."

And so I learned that to a woman who weaves rag carpets to support a family and a crippled husband, even those same rag carpets may be the humble vehicle of the great Expression.

#### Assessed in Vegetables

FOR a half century the women of Saint George have marketed at what is popularly known as the "T.O." This being interpreted means the tithing office or Bishop's storehouse. From all the irrigated and dry farms of Dixie Land the faithful drive in bearing their tithes—the tenth part of all the farm's products. To-day you will see a sturdy young farmer unloading five of his fifty bushels of potatoes. To-morrow an old woman arrives to deposit seven of her seventy squashes and the two fattest of her twenty fat hens. Potatoes, turnips, eggs, cattle—all are received by the Bishop, who has the store in charge, and a blackboard before the door makes announcement, as "Prime beef, onions, squash, watermelons to-day."

Here the housewives of the town meet to tap melons, test chicken wings, and exchange gossip. The Bishop receives their payments and lays them away in the Church's treasury. The housewife wends her way homeward, a watermelon under her arm, and in her soul the double satisfaction of having done her duty by the Church and having procured one of the best melons in Dixie Land for dinner.

Another meeting-place is the hall where the Women's Relief Society does its sewing for the poor. It was in the midst of a rag-carpet bee that I dropped in here. The air was cloudy with the dust and lint of tearing rags, for there was a goodly corps of workers, but oddly enough there were many stretches of silence.

"Why don't you all talk all the time like other sewing societies?" I asked these women.

"Because we ain't got time. We got a lot to get done. Some o' these carpets goes straight to the poor that needs 'em and others get sold to buy things the poor needs."

I fell to upon some cheerful red rags, and as we all tore and sewed and twisted and wound, there was not a word uttered for minutes at a time.

"What else does the Relief Society do?" I asked at length.

"It sends setters-up."

This being enigmatical to me, I made further inquiry and learned that the "setters-up" are members appointed to watch at sick-beds. The trained nurse is an unknown being in Dixie Land, and in any case of sickness there are always two women to watch through the night and give the family a chance to sleep.

"What else does it do?"

"It fills the granaries."

And I learned the story of

(Continued on page 31)



Tithing office where the Mormon women market

with a stick. There walked another old woman, knitting as she walked. At a door a widow stopped to gossip with another of her husband's widows.

One morning I came upon Sister C— in her yard. She sat where the sun fell upon her and her reel and the shabby old adobe wall behind her, and if I am not mistaken she and the wheel were humming together before my coming embarrassed them into silence, and it sounded like the air of: "And even now the Lord bestows more, more than tongue can tell."

"May I come in and watch? I never saw a carpet weaver before," I confessed.

She hurried for a chair. "Come right in; glad to have you," she said, laughing at my ignorance. "You never was here before if you never saw carpet weavin'. They's hardly any but hand-woven carpets in all Dixie Land."

She adjusted the scarlet thread and set the wheel to



"Day after day, year after year, these women go to the temple to be baptized for the unsaved dead"



# Exploiters of the Needy

IN COLLIER'S for September 4, under the title of "John Smith Borrows \$20," it was shown how the loan sharks get the laborer or the salaried clerk into their clutches. The present paper goes more fully into the personalities of these usurers. The third and last paper of the series, "Competing with the Sharks," dealing with the methods of the remedial and competing loan companies, will be printed in an early issue.



LENDING small sums of money to the very poor has become a great big business. In its conduct, men of evil genius have come to the front to organize and extend it; they have syndicated usury, have established clearing houses, and are striving to create a borrowing appetite. This article takes up a number of the magnates, some who have grown rich, and some who are typical of the "shark" loan shop proprietors.

After making a fortune out of "Anti-Kink," "Doctor" Hopkins settled in Atlanta and set himself up as a "banker." He has three offices in Atlanta, run under different names, and it is reported that he also runs offices in Birmingham, Alabama, and other Southern cities. The "Doctor" is usually content with a rate of one hundred per cent in nine months, plus one dollar for a "commercial report," on the money he lends to girls employed in the Atlanta stores.

Hopkins does a large mortgage loan business among the negroes also. It is more profitable even than the exploitation of "Anti-Kink." For the use of \$5 for one month the negro pays \$1.50. Hopkins is popular among them because he never forecloses a mortgage.

Stephen A. Ryan, whose business goes on, though he died recently, was probably better known and more sincerely despised than "Doctor" Hopkins. He was a "wild boy," and was known as a "crook" before his father died some twenty years ago, leaving a large dry-goods business and an unimpeachable credit to "Steve." Immediately on his father's death Ryan went North, and with the old firm's credit bought an enormous stock of goods, costing, possibly, half a million dollars. This stock he shipped to Atlanta, where he held a sale that is part of the city's history. He undersold all the other stores in town, and his offers in the papers were so phenomenal that people from all over the State of Georgia came to Atlanta to attend his "special sales." Everything was on a strictly "cash-across-the-counter" basis, and at the end of a few months, when his bills for goods began to come in, he went bankrupt, with his entire stock sold. The estimate of his clearings is variously put between \$200,000 and \$250,000. In court he was instructed to turn over to creditors the cash he had, and, on his continued refusal, was remanded to jail for contempt of court.

He stayed in jail twelve months and was then released. From that time he used his fortune in the business of "banker." His loans were made mostly to the employees of railroads. There are about seven thousand railroad employees in Atlanta, and from this number at least two thousand became regular customers of Ryan's. The railroads dismiss all employees whose wages are levied upon by the money-lenders, and this rule protected Ryan from practically all risk.

For some time before his death Ryan's mind was clouded, and he was in an infirmary for treatment. But his business went on without him, and in an office in the Kimball House to-day there is a sign reading: "Four per cent paid annually on deposits. Foreign exchange bought and sold."

## Stratton and His Methods

IT IS a well-filled gallery, indeed, this long line of "masters" in the loan business. There is the "great Mulholland," "buyer of employees' time," of Boston, of Brooklyn, and other cities, who has made two or three fortunes in the business and lost them in Wall Street. Scattered through Ohio and Pennsylvania are the offices of the Rothschild Brothers, C. R., C. M., and "Abe." (News editors of long experience will recall "Abe's" record: In 1877, at Jefferson, Texas, he killed "Diamond Bessie" Moore, attempted suicide, was convicted of the murder and sentenced to death, secured a new trial that cost his family and friends \$75,000, was acquitted, ran a "tin bank" in New York, after drifting through the Middle West, and had a spectacular failure, and was convicted last year of using the mails to defraud subscribers to a paper called "The Successful Business Man.")

In Colorado Springs is a one-eyed Russian Jew named Leven, who is a notorious shark. He is the sort of citizen who keeps a revolver in a pigeonhole of his desk and has the crevices in his office walls stuffed with newspaper to prevent people in the adjoining offices from overhearing him.

Charles E. Stratton of Denver, whom I would place at the top as a loan magnate, is a man of wealth, some refinement, and culture. There has been entered in due form in the office of the Librarian of Congress a twenty-four-page pamphlet, bound in gray, by Charles E. Stratton. It is, nominally, a book of "rules, regulations, and instructions to an agent concerning the loaning of money and taking security therefor." An agent must deposit five dollars to obtain the book; this sum is returned when the book is surrendered. As a guide to Charles E.

WHO are the men at the top of the small loan business? Tolman, for instance? Who D. H. Tolman really is I don't know, though I have tried persistently to find out. In Chicago I was told that "he lives in grand style somewhere in Brooklyn." In New York they say that he lives in Chicago. The story is believed that when he travels about to inspect his offices he uses an assumed name. In no case, so far as I can find out, does he emerge personally from obscurity to protect those of his agents who get into trouble. A few months ago, E. E. Tolman, a son, appeared in Cincinnati to aid in the defense of Miss Kate Beinförde, local manager for Tolman, and was arrested. He described himself as a resident of New York City and thirty-three years old. Last June, Miss Julia Lalonde, Tolman's office manager in Montreal, was on trial in the Court of Special Sessions for usurious practices. In a tiff between the Crown Prosecutor and Mr. Laflamme, counsel for Miss Lalonde, Tolman was mentioned. The Crown Prosecutor said:

"Does he exist?"

"Does he exist?" Mr. Laflamme retorted. "I should say he does. Why, he was here but a short time ago, and was within a few feet of you on St. James Street."

"I should like to have known it, because we have a warrant here for his arrest." But Tolman never fell into the hands of the Montreal authorities, though Miss Lalonde was compelled, after the case had been carried to the Court of King's Bench in Appeal, to pay a fine of \$500. Tolman provides able counsel for his agents whenever they fall into the hands of the law (which happens with some regularity), but if any one is to go to jail, it must not be Tolman. Miss Beinförde has been locked up in Cincinnati, and young Tolman occupied for a brief time a cell in the Central Police Station in that city.

As an additional inducement to brave young women carrying on his business, Tolman requires each of them to sign a bond for \$5,000, in which it is stipulated that she shall not for a period of five years after leaving Tolman's employment engage in similar business for herself.

Shrewd are the big men in the business. In Chicago they are leagued in a protective organization which forms a sort of clearing house. At present it is composed of thirty-nine of the largest offices and has its headquarters in the United States Express Building. The operation of the clearing house is simple. There are a manager and two girl employees, and the expenses of the central office are paid from an entrance fee of \$100 and annual dues of \$25. When a borrower asks for a loan he is requested to list all his debts—sums borrowed from other lenders, and household debts to landlords, grocers, and other tradesmen.

## A Sharks' Clearing House in Chicago

AS SOON as the applicant leaves the office his name is written on a blank form on which appear columns of numerals from 1 to 50, each numeral being the secret designation of a member of the association. The prospective borrower's name is written opposite the number of the broker to whom he has applied. The blank then is sent to the clearing house, where it is given with similar memoranda from other members to one of the girl employees. Twice a day these girls make the round of the offices of the members of the association, where they exhibit the blanks to the managers. If a broker finds that any of the names on the slips are the names of his customers, he enters the names opposite his own secret number. At the close of the day the blanks are returned to the offices where they originated. Scrutinizing the returned memoranda, the broker knows whether or not his prospective customer has told the truth about other loans. If he has lied, the lender will deal with him with a good deal of suspicion. When the borrower appears on the following day the broker will require him to take up all his outstanding indebtedness and give a new note covering all. If he does this, the broker will pay off the man's notes held by other members of the association and take a new note covering the new loan and the old ones at the customary rate.

Financial adventurers—elusive and sordid—make up the better class of sharks, men who screen themselves behind deceptive firm names. The worse (and

they dominate the business) are recruits from the grafting, semi-criminal class. The name of the owner of a loan office is seldom publicly connected in any way with the office. A firm name is used, and, if an individual name is necessary, that of an employee is given.

L. G. Smith of New York, for example, is on record at the County Clerk's office (in New York City) under date of August 31, 1906, as follows: "I, Cora E. Raynor, do hereby certify that I am about to conduct or transact business under the name of L. G. Smith . . ." Miss Raynor is known to be an employee of L. B. French of Chicago, who also owns the office doing business at 116 Nassau Street, New York, under the name Mason Financial Company. Another document on file in the County Clerk's office under date of June 5, 1905, recites: "I, Arthur W. Connable, do hereby certify that I intend to conduct or transact the business of buying choses in action under the name of Wells & Company." Connable is also doing business under the names Standard Credit Company, Harper Realty Company, and Patterson & Company (Patterson & Company advertise three offices, two in Manhattan and one in Brooklyn).

## The Rise of "Doctor" Hopkins

IN a crusade against the loan sharks in Cincinnati last year, the Brown Investment Company was under fire, and finally its proprietor, Alexander McDonald Brown, was arrested. The fact developed that Brown is the nephew of Alexander McDonald, the Standard Oil man, and that Mr. McDonald is a stockholder in the Citizens' Mortgage Loan Company, one of the dozen concerns organized by public-spirited citizens in cities from



A Salary Loan Office in Louisville

It is to a shop like this that the average borrower, with his position or his household furniture to offer as security, goes for money to tide over a crisis. Here "your credit is good" if you will agree to the loan shark's usual terms—ten per cent a month, with a stiff penalty for every delay in making payments.

Boston to Detroit to put the shark out of business. From Atlanta, Georgia, come, to be hung in the gallery of eminent loan sharks, two portraits. These two are of "Doctor" Hopkins and Stephen J. Ryan.

"Doctor" Hopkins received his title from a preparation called "Anti-Kink" which he used to peddle from town to town throughout the South. It was advertised to take the kink out of a negro's hair. This is a matter about which many negroes worry. The color of their skin seems to trouble them not at all, nor any of the other racial characteristics except the kinky hair. In many negro homes to-day hang lithographs of this great man.

Stratton's psychology it is worth much more. Offhand, one would guess that Stratton's thirty-nine offices, scattered from Helena, Montana, to Los Angeles, California, are conducted by agents of no imagination or initiative, for in the twenty-four pages of text are thirty-five numbered paragraphs of explicit instructions as to loans, eleven referring to credits, ten on collections, and thirty of miscellaneous interest. In great detail, Stratton's guide emphasizes the necessity for secrecy in conducting the business. It catalogues twenty-four occupations, such as attorneys, court officers, newspaper reporters, gamblers, and bartenders, and bars those so engaged absolutely from his offices. It makes clear to the agent that Stratton's is not an "interest proposition," and it instructs the agent never to "argue the ethics of the company's business."

#### Congress and the Money-Lenders

LISTED in the telephone directory of Washington, District of Columbia, are 151 loaning companies. A very large proportion of these are run by salary and furniture loan sharks. The city is full of low-paid Government employees, and it is the estimate of a man of long experience that more than 80 out of every 100 Government clerks are in debt to the usurers. Probably a

dozen bills directed against the tribe have been introduced in Congress, but not one has passed. Last year a subcommittee of the Senate District Committee gave a hearing on three of these bills. For the money-lenders, former Senator Thurston appeared and argued against making usury a crime.

Among those who have helped to block regulative measures in the District of Columbia is the owner of the Potomac Guarantee Loan Company, A. H. Williams. He is one of Chicago's ornaments, and owns loan offices in such widely separated cities as Minneapolis and Philadelphia. Under different names he has as many as three offices in a single city.

Williams, who is a quiet, polite, "genteel" man of forty-five, lives in splendid style in one of the most exclusive residence quarters of exclusive Evanston—1735 Asbury Avenue. In Evanston and in the general business world of Chicago he is known as a wealthy real-estate dealer. The real business of Mr. Williams, however, is found elsewhere. In other office buildings in the downtown district and in outlying quarters of the city are located the agencies with fanciful names through which he loans his capital and collects his toll.

S. J. Masters is another prosperous Washington shark who, like Williams, has his automobile and fine resi-

dence. He spends his summers at Mt. Clemens, Michigan. It was Masters who started in 1903, as an adjunct of his various loan concerns, the People's Bank in Washington, which failed in 1906 when the Comptroller's office began to inquire into its affairs. The same Masters it was who, in the days between the founding and the failure of his bank, tried, by promoting newsboys' excursions with brass-band accompaniment, to establish himself as one of Washington's philanthropic and public-spirited citizens.

#### The Patriarch of the Tribe

IN CHICAGO the dean of the money-lenders is Sam Richardson, a venerable Irishman who has been putting out his capital at usurious rates on salaries and household furniture for more than forty years. He is the owner of more than two hundred houses and flat buildings, and is reputed to be several times a millionaire. Richardson may be found daily at his desk in a dingy office of two rooms in an ancient building at the corner of La Salle and Madison Streets. The patriarch sits enthroned behind a cluttered and slovenly desk; on his left hand, a quiet, shrewd-eyed woman who transacts the actual business between the lender and the borrower.

Richardson has his charities, and in convivial company (Concluded on page 38)

# Tramping Across Africa

*This article is one of the series illustrating the characteristic features of that part of East Africa which is at present the happy hunting-ground of so many sportsmen. Mr. Dugmore went on this mission exclusively for Collier's; his other papers and pictures appeared April 10, 17, and 24; June 5; July 31; August 7, 14, and 21*



Meru Kikuyu dance in which the warriors appeared with fantastically painted bodies



OUR plan after leaving the Tana was to go to the Northern Guaso Nyiro (river), about two weeks' march, by way of Fort Hall, Nyeri, and along the northern side of Mount Kenia, to Meru. From there we planned to go westward across to Lake Hannington, where I hoped to find great numbers of flamingoes, and then to the railroad at Nakuru, where we would take the train back to Nairobi. Owing to the failure of the rains, we had to abandon our trip to Hannington, as the supply of water seemed altogether too uncertain.

The trip from the Tana to Meru proved of the greatest interest, and more than repaid us for the fatigue of the long march. Two days brought us to Fort Hall, the most important of the outposts, and the seat of the Provincial Commissioner of the District of Kenia. The place contains one street of Indian and Goanese stores, whose principal trade is in beads, cotton cloth, and wire. There the nearly naked natives gather and exchange their corn, beans, and other produce for glittering ornaments. Above this street is the Court of Justice, where the Commissioner and his assistants try cases and gather in the three-rupee hut tax, which amounts to a very considerable sum per annum. Smart-looking black policemen keep order in the settlement, where cleanliness is the rule. Around the bungalows of the resident Britishers is a blaze of flowers. Roses in profusion, cosmos, nasturtiums, geraniums, and other flowers so common in Europe make it difficult to realize that one is in Africa.

The two days' journey from Fort Hall to Nyeri is through densely cultivated Kikuyu country, where the small native thatched hut hides itself among the bananas. The trail (it can not be called a road)—ladder would perhaps be a better word—leads one up and down more and steeper hills than I have ever seen, and as the rains were on, walking on the slippery clay was bad beyond all words. Along the paths we met a great many natives.

#### Women as Pack-Animals

THE Kikuyus of this part are by no means a fine-looking race. As a rule they are rather small. The women do most of the heavy work, and it is no uncommon thing to see a girl of perhaps twelve or thirteen carrying a seventy or eighty pound load of firewood on her back, with a bag of corn or a huge gourd of water on the top of it. These gourds are hung by a strap from the head. The father marches in front, carrying no more than his spear and knob stick, his body smeared with a sickening mess of red earth and grease. The costume of the men is usually a red blanket or a brown cotton cloth hung from one shoulder, while the neck, wrists, arms, ankles, and below the knees are decorated with beautiful little beaded bands or wire, and often they dispense with covering

#### By A. RADCLYFFE DUGMORE

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of any kind. The women wear a short skirt of leather with or without bead work. It is fastened below the breasts, and parts so as to leave the knees free. Heavy wire ornaments are usually wound round the legs and arms and neck, and sometimes immense waist bands of beads and cowries are worn. Ear ornaments are used by both sexes, the women preferring clusters of large beaded rings or heavy wire; in both cases the lobe of the ear is cut and stretched enormously.

It is curious that the women have the head clean shaven or nearly so, while the men do their hair or wool in most fanciful ways, usually filling the fine braids with a mixture of their favorite red earth and grease.

At Nyeri we learned that, owing to the scarcity of crops at Meru, we would have difficulty in obtaining food for our men, so we had to arrange for native porters to carry a number of extra loads.

On the 12th of April we left Nyeri, and began one of the most delightful marches I have ever enjoyed. The country, continually changing in appearance, was always

beautiful. Rain had fallen recently, and everything was at its very best. The rich, velvety grass reminded one of our lawns at home. The trail led us over vast stretches of this lawn, while small clumps of trees were dotted about as though planted by some expert landscape gardener. In the distance on one side we could see the beautiful Aberdare range of mountains, while on the other side was Kenia, with its snow-clad top usually hidden by the clouds.

Our first camp was near a small stream called the Ambori, and no prettier camp ground could be imagined—a glade of wonderful turf encircled by bushes in which the birds kept up a continual song to the accompaniment of the gurgling of the running water. There were no insects to trouble one, the temperature was perfect; in fact, that first afternoon and evening on the slopes of Kenia left an impression on my mind that can never be obliterated. As evening came on the coolness of the mountain air made a fire most welcome, and as we sat out in the clear moonlight and toasted our toes we found it hard to realize that we were within less than a dozen miles of the Equator.

In places the ground was covered with most exquisite glorioxa-like flowers of every range of blue and violet.

As we reached the great stretches of grassy slopes we found gladiolas of rich orange and scarlet color, and in some nooks, at elevations ranging from six thousand to nine thousand feet, larkspur reached a height of ten feet, and added its touch of cerulean blue to the mass of color. The streams, owing to the rains, were difficult to cross, and in some cases we were delayed by having to build bridges. Along these streams the scenery was distinctly northern. Cedars waved from their straggling branches long festoons of gray-green moss, reminding one of the *usnea* of North America.

#### Delightful Meru

OF GAME we saw but little during our trip eastward. Occasional herds of zebras, a few hartebeests, Coke's and Jackson's Thomson's gazels, and less than a dozen oryxes were about all we saw. On the sixth day we entered the great Meru forest, where both elephants and colobus monkeys are found, but we saw only glossy ibises, parrots, and numerous pigeons, and we reached Meru about noon. This delightful outpost is but little more than a year old, and is still a closed district, which one may not enter without a special Government permit on account of fear of trouble with the natives. As usual in these outposts, we were received with every possible kindness by the District Commissioner, who with his assistant and the Chief of Police were the only white residents.

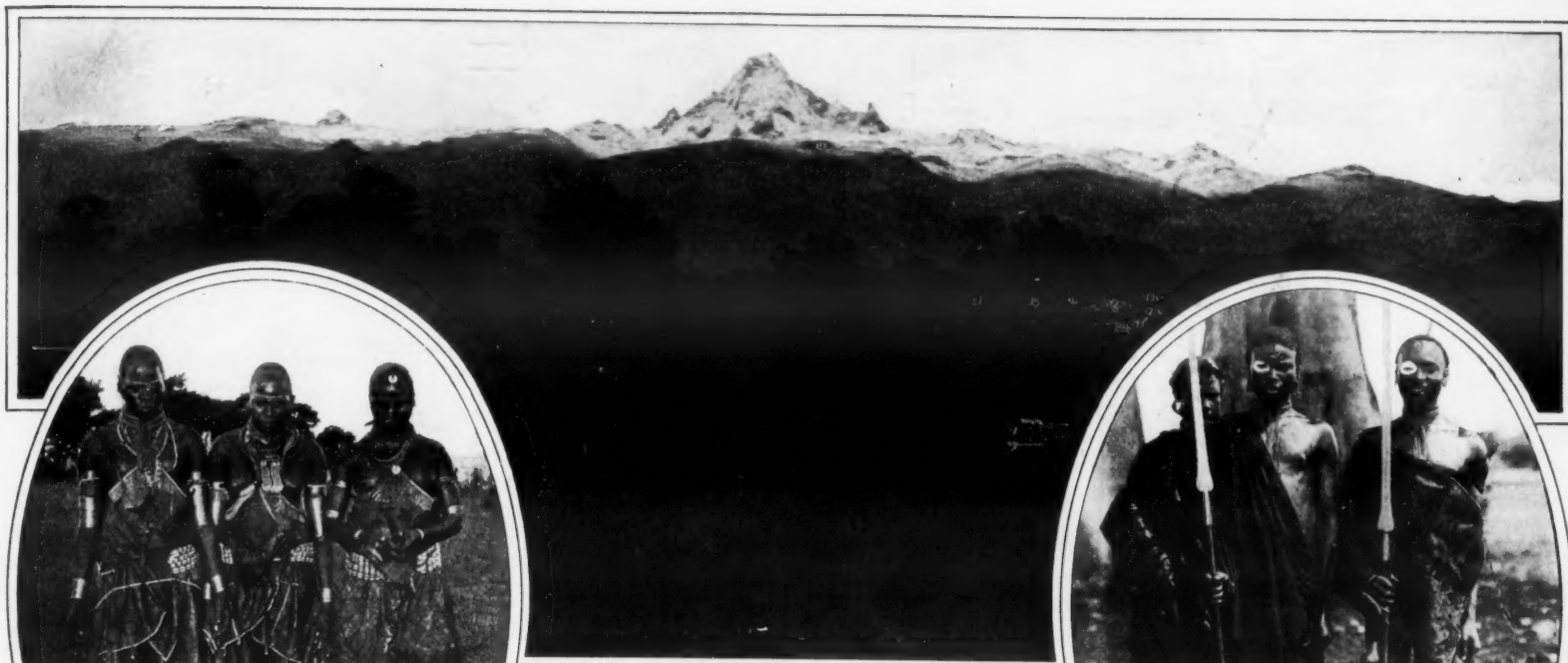
I was anxious to secure some pictures of a really good native dance, and the District Commissioner very kindly offered to get up

(Concluded on page 38)



Samburu Masai village near Guaso Nyiro





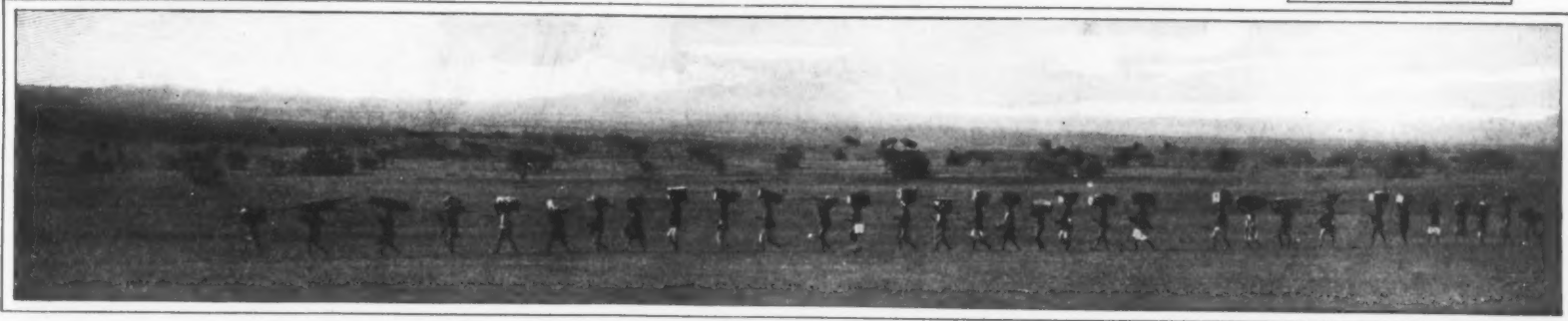
Early morning snow on Mount Kenia



Kikuyu women grinding corn



A herd of cattle near Guaso Nyiro



The carriers of Collier's correspondent marching across the open plains of Northern Kenya

## Traveling Through the Kikuyu Country of East Africa

PHOTOGRAPHS BY A. RADCLIFFE DUGMORE . . . COPYRIGHT 1909 BY P. F. COLLIER & SON

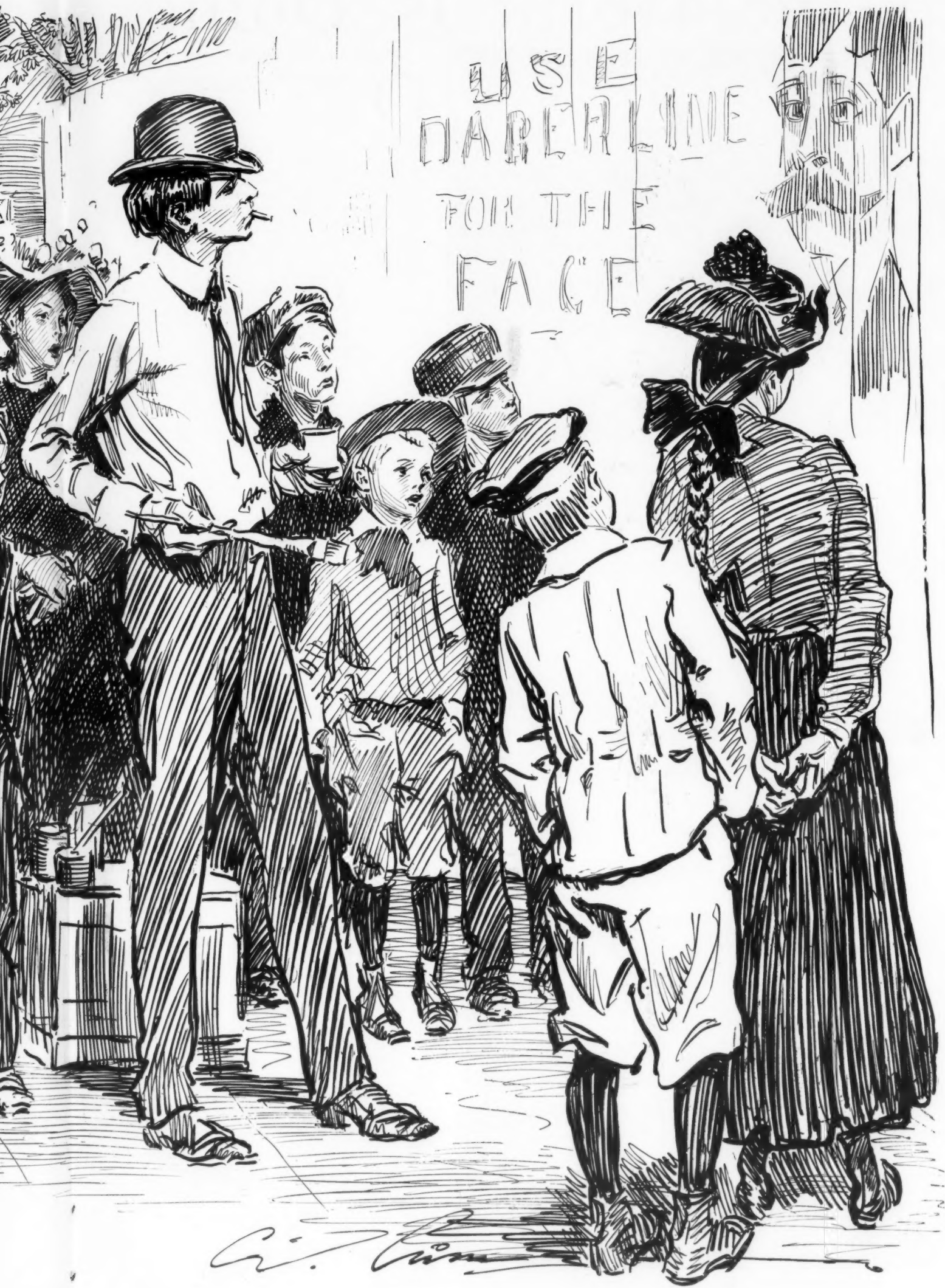


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## The Sign P

DRAWN BY CHARLES DANA



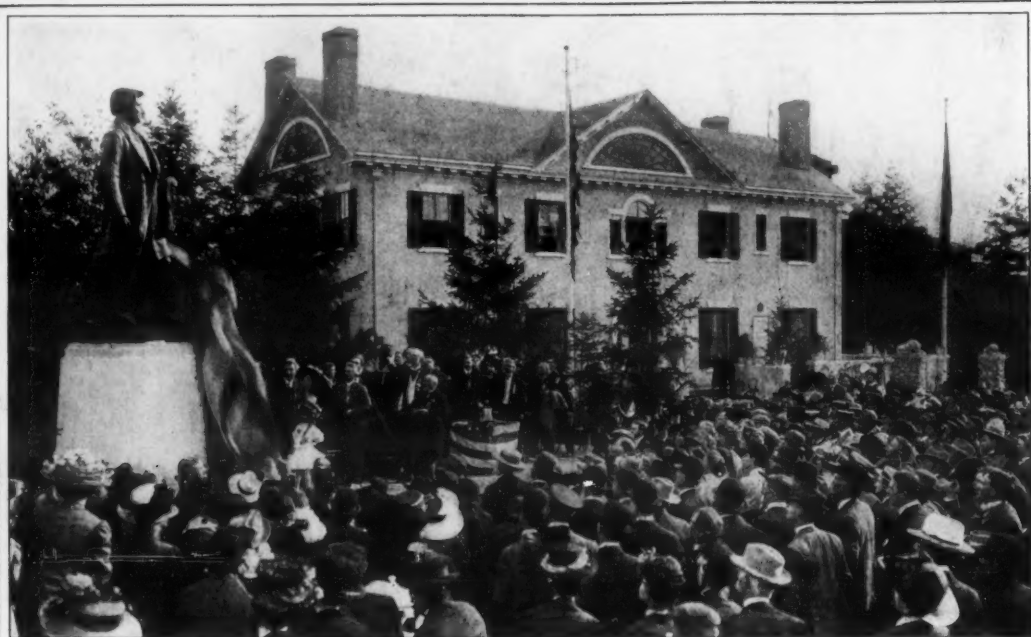


## Sign Painter

BY CHARLES DANA GIBSON

# What the World Is Doing:

## The Week



To the Man Who Bought Alaska

The American flag falling from the bronze statue of William H. Seward at Seattle, who, as Secretary of State, negotiated for Alaska in 1867. The banner was released by little Miss Harriet May Baxter, who has just pulled the cord. The dedication of this figure took place at the Alaska-Yukon-Pacific Exposition on September 10 before the New York State Building—a replica of the Seward mansion at Auburn, N. Y.



Mr. Taft at Milwaukee

The President addressing a crowd of ten thousand people at the Wisconsin State Fair, September 17. Senators Robert M. La Follette and Isaac Stephenson of Wisconsin and Mayor Rose of Milwaukee are seated on the platform. The President spoke on the subject of the proposed postal savings banks.



The President as a "Fan"

President Taft at Chicago, September 16, witnessing a baseball game between the New York "Giants" and the Chicago "Cubs." The attendance of the President and the rivalry of these two National League clubs brought out 30,000 Chicagoans, who saw their team defeated—2 to 1. Major-General Fred D. Grant is below Mr. Taft, Governor Deneen of Illinois, to the right, and Secretary of War Dickinson to the left. While in Chicago, the Chief Executive reviewed a parade of 150,000 school children.

ORVILLE WRIGHT at Berlin flew higher in his aeroplane than any other aviator officially recorded. He went well above a captive balloon which was 162 meters in the air. The height of his flight was about 765 feet. He made a new world's record on September 18 by flying with a passenger for 1 hour 36 minutes.

The week ending September 18 has been celebrated as the bicentenary of Samuel Johnson.

The English Budget is still under treatment in the House of Commons. The London "Standard" says of it: "It is a revolution Budget and a revenge Budget. Also it is a hypocrisy Budget."

The "Nation" says: "It now seems probable that the majority of the Peers, led by the extreme Protectionists and egged on by Lord Rosebery, will take a course equivalent to the rejection of the Budget. The moment the Lords reject the Budget we are in the sphere of revolution. Liberal statesmanship, stopped from legislating on land, liquor, education, the franchise, and now at last forbidden even to tax a nobleman, has come to the end of its resources, and the people must be called in to say who shall govern England and how."

The Government in Spain is meeting with a somewhat fierce attack from the Opposition. Meantime the campaign against the Riffs is being pushed, and the Government states that final victory may be hoped for within a few weeks. It is alleged that several severe bomb explosions have occurred in Barcelona, the news of which has been suppressed.

When this issue reaches our readers, the Hudson-Fulton celebration will be in its final performances in New York City, but the coming week will see the upper Hudson towns the center of the celebration.

At Chicago, on September 16, the President commended the labor unions of the country because their leaders had "set their faces like flint against the propaganda of Socialism."

He then dealt with the administration of justice:

"There is no subject upon which I feel so deeply as upon the necessity for reform in the administration of both civil and criminal law. To sum it all up in one phrase, the difficulty in both is undue delay. It is not too much to say that the administration of criminal law in this country is a disgrace to our civilization, and that the prevalence of crime and fraud, which here is greatly in excess of that in the European countries, is due largely to the failure of the law and its administrators to bring criminals to justice."

"But reform in our criminal procedure is not the only reform that we ought to have in our courts. On the civil side of the courts there is undue delay, and this always works for the benefit of the man with the longest purse. What the poor man needs is a prompt decision of his case, and by limiting the appeals in cases involving small amounts of money so that there shall be a final decision in the lower court, an opportunity is given to the poor litigant to secure a judgment in time to enjoy it, and not after he has exhausted all his resources in litigating to the Supreme Court."

"We must make it so that the poor man will have as nearly as possible an opportunity in litigating as the rich man, and under present conditions, ashamed as we may be of it, this is not the fact."

He has also spoken on the postal savings banks, saying: "I am here to uphold the doctrine of the postal savings banks because I believe that they will fill in this country a long-felt want. The great usefulness of the postal savings banks is the great encouragement to thrift on the part of those who are just wavering in the balance whether they shall save their money or use it, because they do not know where they can put it safely."

In Iowa and Nebraska, on September 20, the President added important words on the amendment of the Sherman anti-trust act and the interstate commerce law.

Mr. Taft in a speech at St. Paul said of Governor Johnson of Minnesota:

"His ability, his great courage, his common sense can not be spared. He is too valuable to the people of his State and to the people of the nation, who doubtless shall insist in time that he shall serve them."

## Polar News

AS THE two explorers approached New York, the wireless controversy grew hotter but not clearer.

On September 19 Commander Peary was interviewed at Battle Harbor, Labrador. Peary said he believed that now his party could hit the Great Nail on the head two times out of three. "The absence of strong, continued winds at right angles to my line of march helped me greatly."

One of his Roosevelt party, Donald McMillan of Worcester, Massachusetts, told of finding the base of the ill-fated Greely expedition—Fort Conger. For twenty-seven years the storehouse had been preserved under its sheathing of snow and ice. There they found canned vegetables, tea and coffee, pemmican, documents of the Greely expedition, an old text-book, a temperance hymn-book, clothing.

A portion of the Arctic controversy centers about Harry Whitney, the New Haven man, who spent time with each explorer. When he arrives from his hunting expedition, he will tell whether or no Dr. Cook told him of making a dash to the Pole, and he will produce such observations and records as were intrusted to him by Dr. Cook.

The New York "Herald" is publishing a serial story of Dr. Cook's Arctic activities. Three times a week he has been describing the quaint customs of the Eskimos, and the difficulties of stepping northward. He writes of



# A Record of Current Events

Annootok: "The wealth in food and furs of this place fixed my determination on this spot as a base for the polar dash. We were standing at a point within seven-hundred miles of the Pole. The expenditure of a million dollars could not have placed an expedition at a better advantage. Strong efforts had been made to reach the Pole from every available quarter. Only the angle between Alaska and Greenland had been left untried."

England is an admirer of Peary. From long experience it knows him. We quote from three representative journals of public opinion.

The London "Spectator" says: "We heartily congratulate the United States on such a splendid culmination to a long and tenacious struggle in the Arctic Circle."

It regrets "the deplorable dispute which mars the grandeur of the greatest geographical achievement of our time."

The "Saturday Review" says: "The man who can do what Peary had done up to 1907 is the kind of man who can not tell lies regarding what is nearest to his heart; and he is the kind of man who shows unasked to competent authorities the proofs which would reveal any deviation from truth in his narrative."

The English "Nation" says: "It is the crown of a great career. It is the last of eight long journeys, and the fruit of a life of endurance, suffering, and study. It has been wrested from nature by a sheer triumph of the human will, and by the old methods of ship and sledge, to which generations of explorers had trusted their lives."

Dr. Cook was welcomed by many friends and admirers in New York on Tuesday, September 21. The city was already alert with expectation and swollen with crowds for the Hudson-Fulton celebration. So there was a preparedness and responsiveness to the fresh excitement. Steaming into the harbor on the *Oscar II*, Dr. Cook was met down the bay by the *Grand Republic* with two thousand persons on board. He was formally welcomed by Patrick F. McGowan, President of the Board of Aldermen, and Bird S. Coler, Borough President of Brooklyn. Luncheons and dinners in his honor followed his arrival. The crowds at each point of the celebration were large, and the enthusiasm sincere. A semi-public banquet at the Waldorf-Astoria on September 23 was attended by 1,500 persons. An arch was erected in front of his former Brooklyn home, a garland of roses was put around his neck, and he rode in state through the Bushwick section of Brooklyn.

## The New York Campaign

WITH Peary and Cook arriving and being feted, and the Hudson-Fulton celebration in action, the Mayoralty campaign in New York City will not open till after the first week in October. This will give only twenty-four days of active work, making it almost the shortest political campaign on record. The former Police Commissioner, Theodore A. Bingham, continues to inject into the public mind intimate items of news on how a great city is run. Also he returns to the task of making an enduring character sketch of Mayor McClellan. In the October "Van Norden" Magazine, he tells how he received an order from the Mayor to raise the salary of a certain policeman from \$1,400 to \$2,000 a year. This policeman was guarding "the sacred portals of the Appellate Division of the Supreme Court, Second Department, which is located in Brooklyn." Now this was the abode of the Justices who were about to make public an important decision in the recount case of the Hearst-McClellan contest for the Mayoralty.

"It would stagger any one even to think that any Supreme Justice who was about to give or have a part in giving a tremendously important decision would ask the man whom that decision most affected to do a favor of this kind for him."

"Often I felt like taking him over my knees and administering a good old-fashioned spanking. If you replied sharply to him, he would simmer down like a child threatened with parental punishment. One of the reasons for all this was that he would listen to all sorts of petty gossip, and he was a last man's man. All this filled me with disgust."

He quoted the Mayor as saying to him after the police parade, which occurred only a short time before his ejection:

"Bingham, I am glad I selected you for the Police Commissionership. You have done great work, but by you have often made me sweat blood."

"I knew that I had made him 'sweat,' and I did know that if he had suffered in that way it was due to his political friends because they could not get favors done in the Police Department, even with his help."

General Bingham states that the Mayor's action in dismissing him "brought such universal condemnation on the little man's head that it made him wince and wonder if he had not done the wrong thing at the wrong time, just as he had done so many times before."

## Mr. Taft and the Tariff

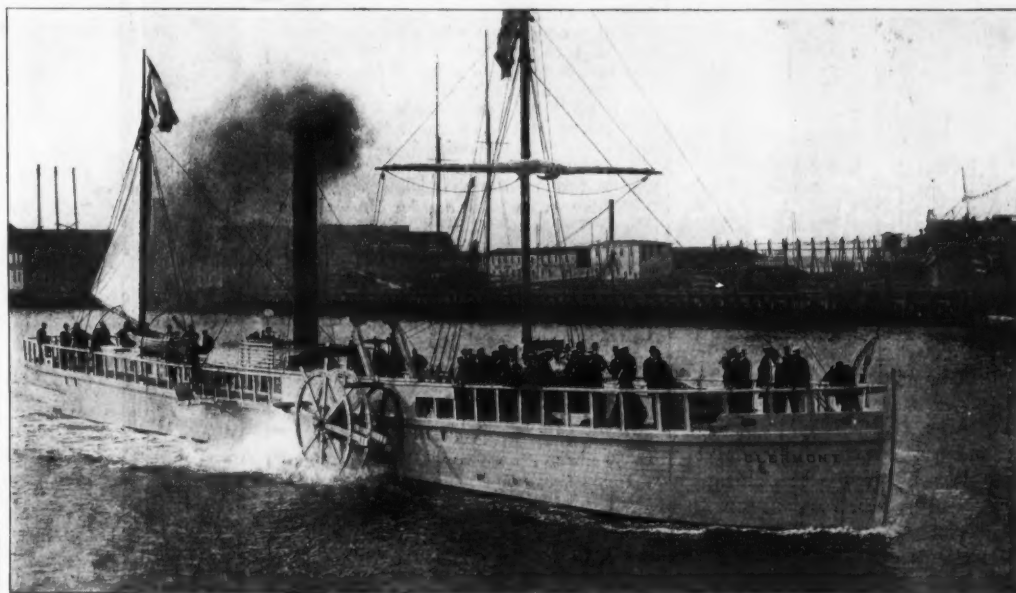
THE President in swinging round the nation reached Winona, Minnesota, on September 17, and defended the tariff law. He told how the object of revision was "not to destroy protected industries in this country, but it was to continue to protect them where lower rates offered a sufficient protection to prevent injury by foreign competition." "The promises of the platform did not contemplate the downward revision of the tariff rates to such a point that any industry heretofore protected should be injured."

He spoke of "a reasonable protective rate for every industry that deserved protection." "A substantial downward revision on articles entering into the general



Emperor William Greets Count Zeppelin

Upon his landing in Berlin, after the "Zeppelin III" had sailed from Friedrichshafen, August 27-29, the German aviator was received with marked distinction by the Kaiser. The population of the capital joined eagerly in the welcome, cheering continuously the great dirigible as it maneuvered over the city.



The Trial Trip of the "Clermont"

The first test of Robert Fulton's steamboat, as reproduced for the Hudson-Fulton celebration, was held in the Kill von Kull on September 3. But this trial proved that, with all their care, the builders had not been able to make the boat slow enough. She averaged six miles an hour, when the original vessel accomplished no more than four. Subsequent trials, however, have succeeded in curtailing her speed. This vessel, with the replica of Hudson's "Half Moon," was the center of attraction in the water pageants of the celebration in the city of New York during the past week. The naval retinue, including the replicas, will move up the river by easy stages as far as Albany in the course of the festival.



A Tribute to an Indiana Indian

A monument to Chief Menominee and his tribe of Pottawattomie Indians was dedicated at Twin Lakes, Plymouth, Indiana, on September 4. As the result of a treaty—which the chief declared he did not sign—these Indians were removed from their lands in this region to Oklahoma by United States troops in 1838. In commemoration of this circumstance the statue was erected. A granddaughter of the late Chief Po-ka-gon of Michigan unveiled the figure before a large gathering of people.

## Why England Welcomed Them



King Edward the other day ordered his trousers creased at the sides instead of fore and aft.

Nine-tenths of the Englishmen followed the royal example.

Among the trousers thus creased were several hundred Stein-Bloch trousers, belonging to Stein-Bloch suits, made in the Stein-Bloch tailor shops at Rochester, U. S. A.

They were sent to England to be worn by Englishmen—the first American clothes to enter the temple of tailordom—which, by common consent, is London.

You would not care to have your trousers creased at the sides, but if you should try on Stein-Bloch smart clothes you would be quick to understand why England welcomed them.

They fit, have a style, and wear as no other clothes in the world do. They are priced conveniently for your bank account.

You may try on these clothes in your own town, at the best clothier's there.

They bear this label. It means 55 years of Knowing How.

"Smartness," the photographically illustrated book of world-wide styles, mailed free.



**THE STEIN-BLOCH CO.**  
Tailors for Men

Offices and Shops: New York; Fifth Ave. Bldg.  
Rochester, N. Y.  
LONDON:  
SELFRIDGE & CO., Ltd.  
Oxford St., West.

consumption of the country which can be termed necessities."

"Now, the promise of the Republican platform was not to revise everything downward, and in the speeches which have been taken as interpreting that platform which I made in the campaign, I did not promise that everything should go downward. What I promised was that there should be many decreases, and that in some few things increases would be found to be necessary, but that, on the whole, I conceived that the change of conditions would make the revision necessarily downward, and that, I contend, under the showing which I have made, has been the result of the Payne bill."

"With respect to the wool schedule, I agree that it is too high, and that it ought to have been reduced."

The reason, he said, was that the wool growers and the woolen manufacturers were sufficiently strong to defeat an attempted change in the woolen tariff and to beat the entire bill, if such change had been attempted.

He called the Payne bill "the best tariff bill that the Republican Party has ever passed."

### The Budget

ONE more round in the budget fight was completed by the Birmingham speech of Mr. Asquith on September 17, replying to that of Lord Rosebery. The Prime Minister questioned whether the House of Lords would try to amend or reject the budget.

"Is this issue going to be raised?" Mr. Asquith asked. "If it is, it will carry with it consequences which he would be a bold man to forecast. That way revolution lies, and if it is going to be seriously threatened, involving, as I venture to predict it will, issues far wider and far deeper than the mere right of the House of Lords to meddle with finance, I say that the Liberal Party is not only ready but anxious to take up the challenge."

The day was a brisk one for Mr. Asquith in that he was replying to the taunts of Lord Rosebery for fathering a revolutionary measure, and simultaneously dodging the attacks of the militant suffragettes for not going far enough. Waiting at the railway station, camping on the roof of the auditorium, equipped with axes and with noisy but innocuous bombs, the women who wish votes made each moment of that day picturesque.

Of the fate of Lloyd-George's measure, the "Saturday Review" says:

"We are not posing as 'in the know,' but as a sporting event we would very much rather bet on the Lords throwing out the Finance bill than passing it. If anybody offered us odds against their throwing it out, we would take him cheerfully. We might even give odds of six to four on their doing it."

### Wheat

SPEAKING on the subject "National Wealth and the Farm," James J. Hill foretold disaster to our nation unless we turn back to the land. He said that "never yet has enhanced cost of living, when due to agricultural decline and inability to supply national needs, failed to end in national disaster." He stated that the requirements in the United States of 13,000,000 to 15,000,000 more bushels of wheat annually for seed and home consumption can not be maintained by present methods, because cultivation of the soil in this country is neglected and ineffective.

"The younger generation throngs the cities, and the land, rented by its owners to tenants careless of everything but immediate profit, is abused and robbed of its fertility. We have almost reached a point where, owing to increased population without increased production per acre, our home food supply will be insufficient for our own needs; within ten years, possibly less, we are likely to become a wheat-importing nation; the percentage of the population engaged in agriculture and the wheat product per acre are both falling; at the same time the cost of living is raised everywhere by this relative scarcity of bread, by artificial increase in the price of all manufactured articles, and by a habit of extravagance which has enlarged the view of both rich and poor of what are to be considered the necessities of life."

Mr. Hill offers as remedy "the smaller farm, with a more intensive agriculture."

### The Ballinger-Pinchot Dispute

THE conservation quarrel between Richard A. Ballinger, Secretary of the Interior, and Gifford Pinchot, national forester, has led to an open letter from the President to Secretary Ballinger, in which Mr. Taft vigorously sides with Mr. Ballinger. The keynote is struck in the paragraph:

"In my judgment he is the best friend

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does all we claim!

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we claim:—

1. Fills and cleans itself in 5 seconds.
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5. CONTINUOUS ink flow. Never MISSES a stroke.
6. EXACTLY-EVEN ink flow. Never blots, splatters nor floods.
7. 14 K Gold Iridium-tipped points. Never catch nor scratch and last for years.
8. Double ink feed—one above and one below the nib. (The secret of Features 3, 4 and 5.)
9. Barrel and cap made of finest quality polished black Vulcanite.
10. No dropper, clip or special ink necessary.
11. A point, a size and a price for every hand, every Purpose and every Pocketbook.
12. Sold on an UNCONDITIONAL Guarantee of absolute Satisfaction—OR MONEY BACK!

No other Fountain Pen, at ANY price, has ALL these 12 features. Few have even one of them.

Yet the Onoto COSTS YOU NO MORE than the old-fashioned finger-besmeared leaky Dropper-Fillers or the new-fangled impractical Rubber-Sack and Pump-filling kinds!

Simply see and try the Onoto. This is all we ask. And it's all we need to ask. Because Seeing means Trying, Trying means Buying, and Buying means guaranteed Satisfaction.

Four Sizes—\$2.50, \$3, \$4 and \$5—15 different style points in each size.

Look for the word ONOTO before you buy. It appears on the barrel of every genuine

ONOTO—your Guide and our Guarantee.

Sold, everywhere, by the leading Stationery, Department and Drug stores. If no local dealer is willing to supply you, write to us for Onoto Catalog C, names of the nearest Onoto dealers and FREE Onoto Score Pads for "Bridge" or "Five Hundred." Please name your favorite local dealer.

ONOTO PEN CO., 261 Broadway, New York





# Sweep With Electricity For 3c a Week

## You Can Afford *This* Electric Suction Sweeper As Easily As You Can Afford a Sewing Machine

No more dirt or dust! No more back-aches on cleaning day! This wonderful little machine takes up all the dust, scraps and dirt from carpets, furniture, curtains and portieres more perfectly than any of the big vacuum cleaners for the services of which you pay \$35 to \$50.

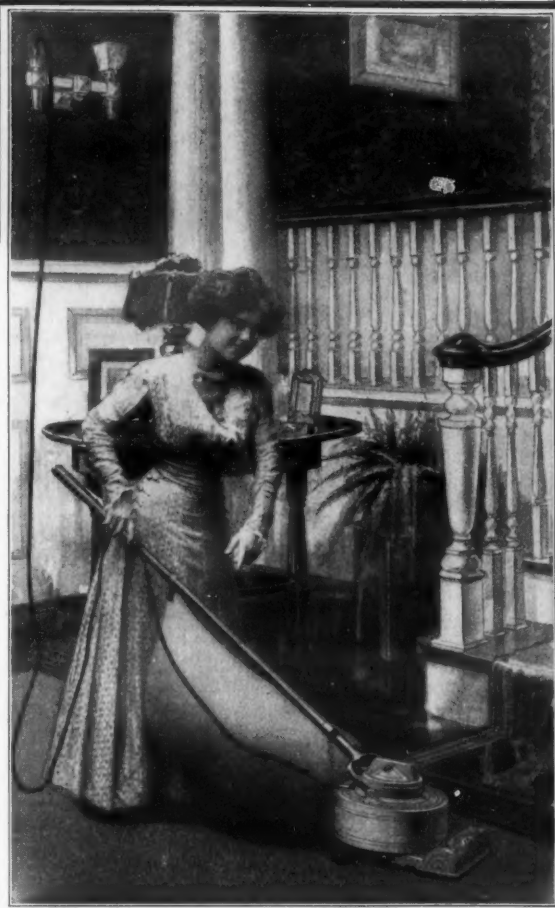
It works like magic. Simply attach the wire to an electric light socket, turn on the current and run the machine over the

carpet as you would an ordinary carpet sweeper. Its rapidly revolving brushes loosen the dirt, and the strong suction pulls it into the dirt bag in the twinkling of an eye. Nothing escapes its marvelous cleaning influence.

So simple a child can do it.

So economical anyone can afford it.

Have your cleaning finished in one-fourth the time and with one-tenth the labor!



# Hoover Electric Suction Sweeper

For All Houses Wired for Electricity. Price \$70; Extra Attachments, \$15 per Set

### Makes Carpets Bright as Well as Clean

The unique brush action of the Hoover Electric Suction Sweeper, followed by the powerful suction, makes it the only practical cleaning device on the market.

The brush is like the one on an ordinary carpet sweeper, and is rapidly revolved by the little motor. *It is the only part of the cleaning mechanism which touches the carpet.* The brush loosens adhered dirt, sweeps up sand, dust, matches, waste paper, scraps of cloth, and similar dirt, and the powerful suction behind sucks everything up into the dust bag. It actually cleans the carpet, makes it

look bright, fresh and new and leaves the pile of heaviest carpets standing upright. It is the only kind used by rug and carpet merchants, as it *brightens* instead of injures their goods.

The Hoover Electric Suction Sweeper, by covering three times the surface at each operation, cleans a room three times as quickly as the inefficient vacuum cleaner.

### Unlike All Other Vacuum Cleaners

The ordinary vacuum cleaner works on the wrong principle, because it only sucks up fine dust. Burnt matches, cloth cuttings and large particles of dirt clog the pipes and must be removed from the floor with the broom before the vacuum cleaner is used.

The constant pressure of the hard metal edges of the nozzles of vacuum cleaners also wears out the pile of the carpet, and as the pile is *pressed down* instead of *raised up*, much of the dirt is held fast, and rubbed deeper into the carpet instead of being removed.

### No Dusting Afterward

The Hoover Electric Suction Sweeper only handles the dirt *once*. It sucks it all into the bag, and saves you the extra time ordinarily spent in dusting afterwards when you sweep the old-fashioned way. So light you can carry it upstairs or move it easily, quickly to any part of the house. No noise like the large wagon outfits—only the soft purr of the little motor. It cannot get out of order. It is absolutely safe. It will outlast the house you live in.

### Dust is Full of Disease

Doctors will tell you so. You stir it up with the broom, the air is filled with it, and you breathe in disease

germs. Children fall sick from playing on the dusty, germ-laden floor. The only way you can prevent this is to suck up the dust with a Hoover Electric Suction Sweeper.

### Extra Attachments

enable you to clean curtains, portieres or pictures without taking them down. You can get into places impossible with a broom—crevices, under radiators and under heavy furniture. It is not necessary to move anything. **There is a special brush for polishing hardwood floors.**

### Blows Up Pillows and Mattresses

A special attachment reverses the action and the machine will *blow out* as strongly as it will *suck in*. You can air and clean pillows, mattresses and bed clothes with this strong air pressure. It drives out dust and foul air, replacing it with fresh pure air, making pillows, quilts and mattresses sweet, buoyant and clean.

### Cleans House for 3c a Week

This insignificant operating cost for electricity gives you hours of leisure and comfort every week. The men have every convenience in doing their work—typewriters, adding machines, cash registers, etc. Isn't it fair that you should have this simple, economical suction sweeper and be saved the weekly carrying out of heavy rugs, and the back-breaking labor of sweeping the old-fashioned way?

### We Can Supply You Now

Last spring we were forced to withdraw our advertising, because we could not fill orders fast enough. Since then we have built a larger factory and are turning out hundreds of

machines a week. The demand is enormous. The Hoover Electric Suction Sweeper is used in thousands of homes all over the country and a myriad of grateful women know the satisfaction it gives.

We have representatives in nearly every city where electric lights are used, who will be glad to demonstrate the Hoover Electric Suction Sweeper free of charge in your home. Write us for free booklet "Sweeping by Electricity" and name of nearest dealer.

### Free Trial

Where we have no dealer we will ship you the machine on free trial. Send your name and address on the coupon. You pay no money until you prove to yourself that this wonderful little machine will satisfy you—that it will do your sweeping and cleaning in one-fourth the time. *It must please you, or you can ship it right back at our expense.*

But write at once. We expect a flood of orders. We were swamped before. So if you want your machine promptly fill out the coupon and mail it today.

### An Opportunity for a Few Dealers

Heretofore we have not been able to keep up with the demand for these wonderful machines. Our new factory and increased facilities now enable us to supply a few more high-class dealers. Write today. First come, first served.

### FREE TRIAL OFFER

Hoover Electric Sweeper Co.,  
Dept. 14, New Berlin, Ohio

Please send me your Booklet, "Sweeping by Electricity," and full particulars of your Free Trial Offer.

Name \_\_\_\_\_  
Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_



Hoover Electric Sweeper Co., Department 14,  
New Berlin, Ohio



## You Mother Should send Today for your copy of THIS FREE BOOK

Most of the little troubles and maladies common to your little one can be entirely avoided when you know how to guard against them from the beginning.

This book gives you 70 pages of the most necessary information about the care and treatment of infants in health and sickness.

It contains many suggestions on the care of your baby during Teething and Weaning—the care of the eyes, mouth, ears and skin—and many other intimate talks on how to avoid the danger points in the early stages of the baby's life.

"Infant Feeding and Hygiene" will save you many an hour of anxiety over the health and welfare of your little one.

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_  
 State \_\_\_\_\_  
 Zip \_\_\_\_\_  
 We will send this book free, today, Mother, together with a free trial package of NESTLE'S FOOD (enough for twelve feedings.)  
 Mail this Coupon Now.  
 Please send me, free, your book and trial package.  
 HENRI NESTLE, 68 Warren Street, New York  
 Collier (16)-3



There's no mystery about it.

Macbeth lamp-chimneys do not break from heat, because they're made of Macbeth Pearl Glass instead of common bottle or window glass.

Macbeth, is on my chimneys. That's my name. I would hate to put it on a chimney that would make me ashamed.

Macbeth lamp-chimneys are sold by the best grocers everywhere. My book insures your getting the right chimney for your lamp; it also gives suggestions about the care of lamps. It is free. Address

MACBETH, Pittsburgh.

"THE ETERNAL QUESTION" is the most popular Gibson head ever drawn. It is now issued in a new way and sells for 25 cents. It is printed on the finest kind of water-color sketching Bristol, die-stamped and richly tinted, giving a most pleasing and dainty effect—all ready for hanging—no frame needed. Size 14x18 inches. Sent postpaid. It is the best picture on the market for 25 cents.

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## Tell Me Your Roof Troubles

Let me tell you, FREE, how to cure for keeps, any roof trouble—tin, iron, steel, shingle, felt, gravel. Write now for Free Book on Roofs and ROOF-FIX, the great, guaranteed cure for roof troubles.

ANDERSON—"The Roof-Fix Man"  
 Department 16 Elyria, Ohio

IN ANSWERING THESE ADVERTISEMENTS PLEASE MENTION COLLIER'S

of the policy of conservation of natural resources who insists that every step taken in that direction should be within the law and buttressed by legal authority. Insistence on this is not inconsistent with a whole-hearted and bona-fide interest and enthusiasm in favor of the conservation policy."

The exact matter in dispute was the report of L. H. Glavis, chief of Field Division of the General Land Office, relative to the conduct of the Interior Department and to the action of Mr. Ballinger, Assistant Secretary Pierce, Commissioner of the General Land Office Dennett, and Chief of Field Service Schwartz in reference to the so-called Cunningham group of coal-land claims in Alaska.

Mr. Taft says:

"The case attempted to be made by Mr. Glavis embraces only shreds of suspicion without any substantial evidence to sustain his attack. The reading of the whole record leaves no doubt that in his zeal to convict yourself, Assistant Secretary Pierce, Commissioner Dennett, and Mr. Schwartz, he did not give me the benefit of information which he had that would have thrown light on the transactions, showing them to be consistent with an impartial attitude on your part toward the claims in question.

"The record overwhelmingly establishes that expressly, because of your previous relation as counsel to one of the claimants, from the time you entered upon the duties of the office of Secretary of the Interior until the present day you have studiously declined to have any connection with the Cunningham claims, or to exercise any control over the course of the Department in respect to those claims."

The President authorizes Secretary Ballinger to "dismiss L. H. Glavis from the service of the Government for filing a disingenuous statement unjustly impeaching the official integrity of his superior officers."

The President then deals with the Secretary as a friend of the Administration's conservation policy. He considers that the charges of aiding the "water-power trust" "have done you cruel injustice." Mr. Taft ends by giving Mr. Ballinger a clean bill of health. "You are fully in sympathy with the attitude of this Administration in favor of the conservation of national resources."

Charles F. McKim

IN THE death of Charles Follen McKim, on September 14, American architecture lost a distinguished representative. He was head of the firm of McKim, Mead & White. Among many achievements he was responsible for the Boston Public Library, the Agricultural Building of the 1893 Chicago Exposition, the University Club in New York, and the White House improvement. He also aided in the architectural creation of Harvard Hall, the wing of the Harvard Club in New York, and of the new buildings for the University of Virginia. He was born in 1847, the son of a Presbyterian clergyman. After careful study in his chosen line, he entered the office of H. H. Richardson in 1872, and there met his future partner, William R. Mead. In 1877 they formed the partnership, and in 1879 were joined by Stanford White.

## A Central Bank

JUST before the President started on his thirteen-thousand-mile tour, he made a plea for banking and currency reforms. He described our banking and monetary system as "a patched-up affair, which satisfies nobody, and least of all those who are clear-headed and have a knowledge of what a financial system should be." He told how the Monetary Commission has been studying the financial and banking systems of the European governments. He said:

"The trend of the minds of the Monetary Commission is toward some sort of arrangement for a central bank of issue, which shall control the reserve and exercise a power to meet and control the casual stringency which from time to time will come in the circulating medium of the country and the world. Mr. Aldrich states that there are two indispensable requirements in any plan to be adopted involving a central bank of issue. The one is that the control of the monetary system shall be kept free from Wall Street influences, and the other that it shall not be manipulated for political purposes."

Then Mr. Taft spoke kind words of Senator Aldrich, who he had heard was to lecture in many cities of the Middle West on the defects and needs of the monetary system.

"If, with his clear-cut ideas and simple but effective style of speaking, he makes apparent to the Western people what I

A cheap imitation may be what some people want—but if you want the genuine Ostermoor, look for the red and black label



It's sewn on the end of every Ostermoor

Also look for "Ostermoor" woven in the binding

The Mattress That is Built—Not Stuffed  
**Ostermoor \$15.**

"Good for a Lifetime's Bedtime"

The Ostermoor phrase, "Built—Not Stuffed," is the keynote of Ostermoor superiority. The Ostermoor Mattress is built up, layer upon layer, with absolutely uniform softness and resiliency from one end to the other. The filmy sheets that are the "units" in making an Ostermoor are spun thin as tissue—it takes over four thousand of these tissue sheets to make an Ostermoor. Wonderful machinery, patented and used only by us, spins out these sheets, then respins them, joins and interlaces them into layers, which are laid by hand within the tick (see picture below).

## 144-page Book and Samples FREE

Our book, "The Test of Time," contains over 200 illustrations—about beds; about sleep—some things you will wish you had known long ago. Of course, it also explains the merits and styles of Ostermoor Mattresses, Church Cushions, etc. This book costs you only a postal card; with it we send free samples of ticking.

The Ostermoor Mattress is not for sale at stores generally, but there's an Ostermoor dealer in most places—the liveliest merchant in town. Write us and we'll give you his name. But don't take chances with imitations at other stores—make sure you're getting the genuine Ostermoor—our trademark label is your guarantee. We will ship you a mattress by express, prepaid, same day your check is received by us, when we have no dealer or he has none in stock. Sleep on an Ostermoor Mattress for a month—then, if for any reason you're dissatisfied, we'll return every penny of your money. The free book—don't forget it—a postal brings it.

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MATTRESSES COST Express Prepaid	
4'-6"-45 lbs.	\$15.00
4'-0"-40 lbs.	13.35
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Not affected by financial or trade conditions. Size and time to suit. Judgment Bond for double amount with each Mortgage. Select property. Careful appraisal; character of owner determined. Booklet—FREE.

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That's what O. I. C. Peanut Vending Machines owners realize on their investments. Machines are attractive and hunger-inducing. Lure a harvest of pennies the year around from passersby. Only work is filling machines and gathering in the coins. Machines are simply but strongly made. Always in order. No trouble. No expense. Many O. I. C. owners make big money by operating a string of machines. Nothing like it in the country. Now's the time to enter the business while there is lots of room. Write for full information.

## Remember.

Whether naturally perfect or not, your teeth require daily care, and will well repay the regular use of

## Calvert's

Carbolic Tooth Powder.

Price from 19c. Sample and Booklet from Park & Tilford, 227 Broadway, New York.  
 Makers: F. C. Calvert & Co., Manchester, England.  
 Canadian Depot: 349 Dorchester Street West Montreal.

## This Book Sent Free

Contains concise, expert advice on the following subjects:

- Woods Fit for Flooring
- Finishing New Floors
- Finishing Old Floors
- Stopping Cracks in Floors
- Care of Waxed Floors
- Cleaning and Polishing Floors
- Finishing Kitchen, Pantry and Bathroom Floors
- Finishing Dancing Floors
- Finishing Furniture and Interior Woodwork, Etc., Etc.
- Removing Varnish, Shellac or Paint

That rich, subdued lustre which makes floors beautiful, and mellow into still richer effect, is produced by

## Old English Floor Wax

All floor waxes are made essentially from two ingredients—a hard, expensive wax and a soft, cheap wax. That offers an easy way to cheapen any floor wax. In compounding "Old English" Floor Wax the question of "cost" never enters in—it is entirely a matter of "quality" of product. That's why it proves to be the most attractive, economical, easily applied and satisfactory finish. Equally suitable for finest inlaid, hardwood, or plain pine floors and all interior woodwork. Never dries nor becomes sticky. Shows no heel marks or scratches. It preserves the floor and is chemically sanitary. Put up in sizes No. 1, 2, 4 and 8. 50c a lb. 1 lb. covers 300 sq. ft.

SAMPLE SENT FREE, (but you must use it as directed.)  
 Sold by high-class dealers in paints and finishes; mention dealer's name in writing for free sample and book  
 A. S. BOYLE & CO., 1923 W. 8th Street, Cincinnati, Ohio  
 Manufacturers of "BRIGHTENER"—which keeps floors clean and bright all the time

## Get Him an Irish Mail

Best liked by boys and girls and their parents—Endorsed by physicians. Safe, sane, healthful exercise—and most fun.  
 Good Dealers  
 Sell more Irish Mails than all others because it is fast, safe, strong, stylish. Take no substitute. Book of styles and prices free.  
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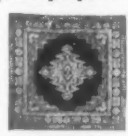


## Near-Brussels Art-Rugs, \$3.50

Sent to your home by express prepaid

Beautiful and attractive patterns. Made in all colors. Easily kept clean and warranted to wear. Woven in one piece. Both sides can be used. Sold direct at one profit. Money refunded if not satisfactory.

New Catalogue showing goods in actual colors sent free  
 ORIENTAL IMPORTING CO., 919 Bourse Bldg., Philadelphia





# BUSINESS MEN OFFICE MANAGERS PURCHASING AGENTS

We're not a mail-order house. We're manufacturers of fine steel office furniture, and sell only through retailers. But we've a new commodity which we believe ought to be offered to you in a way that sounds mail-ordery ---that is, offered on thirty days' free trial because it is *New*. All new devices should be offered for trial at the maker's risk. So don't regard us as a mail-order house trying to sell something because it is cheap. Far be it!

We're trying to sell something because it is good. We're trying to sell you a new and ingenious office device for filing letters. It is called the "Everlast" Vertical Letter File.

Put it in your office and try it thirty days at our expense and risk. We think you will sell off your present letter files and install "Everlasts."

We'll try to tell you what the "Everlast" File is and does, but you'll never actually realize the "Everlast" till it is there in your office working.

## EVERLAST

### THE NEW VERTICAL LETTER FILE

#### Indestructible and Everlasting

because made of cold rolled steel. Pull an "Everlast" drawer out full length, stand a 200 pound man on its extreme end. He'll not spring the drawer a fraction of an inch. Wears like steel, for it *is* steel.

#### No Depreciation to Charge Off

\$28.00 to \$40.00 wood letter files wear out in a few years. But an "Everlast" (price \$32.50) lasts as long as your business lasts. In fifty years no depreciation, only a few scratches easily repaired. Like a diamond, nearly always worth what you paid for it. An "Everlast" is an investment, not an expense.

#### Drawers Slide Silent and Light

as a Corliss Engine. The heavier the load the smoother the action. Loaded full capacity or with fifty pounds, you can pull them out by a silk thread. Being of suspension roller bearing construction and padded with solid rubber, there's absolutely no noise in your office from sliding of drawers.

#### Drawers Can't Swell and Stick

Damp weather makes your wood files stick, so does heavy correspondence. You know all this. "Everlast" drawers can't stick because built of cold rolled steel and action is on steel rails.

#### All Systems Fit the "Everlast"

Simply lift your present folders and guides into the "Everlast."



#### Has Ingenious Folder Compressor

which presses files smoothly and firmly almost as a letter press; glides sleekly on metal runway—a mere touch sends it quickly back and forth or sets it solid and rigid at any point.

#### Almost Fireproof

Not as fireproof as a safe, of course, but no ordinary fire will destroy contents of an "Everlast." Repeated tests have proved this.

#### Roach, Rat and Vermin Proof

because made of steel and fitted as closely at joints and openings as a safe.

#### Finished to Match Furniture

and you can't tell which is the mahogany and which is the "Everlast," or which is the oak and which the "Everlast." All woods imitated perfectly. Its beautifully finished enamel is baked on, and can't come loose. Oxidized brass trim.

"Everlast" Files are olive green. Any other finish can be had at \$7.50 additional.

#### Handy Locking Device

locks all drawers by touch of button. Costs only \$5.00 extra.

#### How Much You Save

\$20 wood files are worthless, but even \$28 to \$40 wood files only last a few years.

An "Everlast" at \$32.50 will last as long as your business lasts. How much you save by purchasing "Everlasts" instead of other files is readily apparent.

## Our Proposition to You

Send us the name and address of your company, also the name and address of the retailer from whom you buy office furniture. Send it on attached coupon or by letter. An "Everlast" Vertical Letter File will be delivered to your office immediately. No cartage, no freight, no charges, no anything for you to pay.

You try it thirty days. If you like it and want it, your retailer will bill you \$32.50 for it. If you don't want it, tell your retailer or tell us to come and get it. That will end the transaction without any cost to you.

You may not need any new vertical letter files just now. But we want to send you an "Everlast" whether you do or do not need it. We want to prove its ingeniousness to you by test. Having tested it you will keep it and send for more. We think you will discard all your other files. Most concerns do after using the "Everlast." Send for an "Everlast" File now—while you have it in mind. You will be glad you did.

#### Also Send for "Everlast Office Furniture," Our New Book

Tells you all about the beautiful "Everlast" Office Furniture we make—tables, desks (flat and roll top), etc., etc.

Special Equipments in high grade steel construction designed and built to meet any requirements. Estimates and submission drawings furnished on receipt of necessary data.

Jamestown Metal Furniture Company, 26 Steel Avenue, Jamestown, New York

Please deliver to our office one "Everlast" Vertical Letter File, freight, cartage and all charges prepaid, for thirty days' free trial. If satisfactory, we are to pay \$32.50 for it. If not, you are to remove it from our office at your expense, and free of all charges to me.

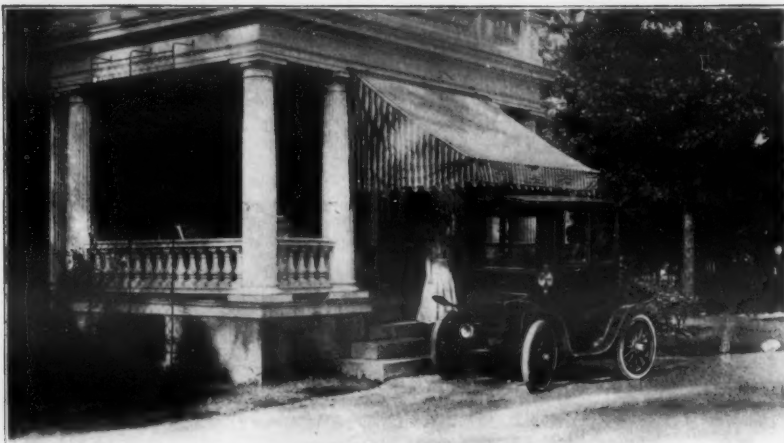
Name.....

Address.....

Our Office Furniture Dealer is.....

**JAMESTOWN METAL FURNITURE COMPANY, 26 Steel Avenue, Jamestown, New York**

New York Office, 18 West 27th Street. Makers of Fine Steel Office Furniture for Public Buildings, Banks and Corporations



## Only a Thousand People Can Have the Exclusive Car

Some of those who have waited for the perfect electric car now have the car they have longed for—the Rauch & Lang Electric—the handsomest, most efficient electric car ever turned out of a factory.

Three hundred people were disappointed last year because we could not make deliveries, so we have doubled our capacity and will build 1000 cars this year. We never have been able to supply the demand for Rauch & Lang Electrics—we will only make as many good cars as we can and will not sacrifice the Rauch & Lang standard of style and efficiency for a large output.

### 90 Days to Finish a Body

We spend more time on these cars than other makers think necessary. Each body is the art work of a certain craftsman.

Each requires 90 days to reach the style we demand in our work. Each body receives 24 coats of paint and varnish. This detailed, painstaking attention given the body is simply indicative of the work done in all parts of the car.

We have been carriage makers in Cleveland for 57 years. No one knows better what particular people want in cars.

### The Safest Electric

We use a unique control. You cannot start a Rauch &

The Rauch & Lang Carriage Co., 2199 W. 25th St., Cleveland, Ohio  
Please send me your catalog and name of your local agent.

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_

Lang car until the control is first in the neutral position.

It is not possible to unlock the control except when it is in the neutral position, so there is no possibility of this car starting until you purposely start it.

Yet all power can be shut off instantly with the control in any position.

### The One Perfect Electric Brake

This is another feature. Our electric brake is positive—never fails to work, and in no wise injures the motor.

The foot brake is strong, extra large and durable. The car answers these brakes at once and the weakest woman has plenty of strength to stop the car almost instantly. We use a Yale key in the control handle for the power connection.

No one can steal the car by using a nail or wire.

We use Exide batteries of the latest design that have enormous capacity combined with extreme ruggedness.

You can ride in a Rauch & Lang Car as far as you'll want to go in a day. This is the car that is giving unequalled service in hilly cities like Kansas City and Pittsburgh, and wonderful service in Chicago, St. Louis, Detroit and Cleveland, where great mileage is required.

### We Have Spared No Expense

In fact we have spared no expense to make this car not only the handsomest, but the strongest and most efficient car manufactured.

Other cars may be cheaper at first, but Rauch & Lang owners spend practically nothing at all for repairs. After a year's use a Rauch & Lang is found to be by far the most economical car you can buy. See the Rauch & Lang agent at once. We have dealers in most of the principal cities. Cut out the menu below and mail it to us today for the catalog.

**THE RAUCH & LANG CARRIAGE CO.**  
2199 West 25th Street, CLEVELAND, OHIO



## Paints and Finishes for Fall "Fixing Up"

The ideal kitchen floor is the one painted with Acme Quality Floor Paint (Granite). Better than linoleum or oilcloth—costs but little—six cents per square yard; gives a hard, durable, sanitary finish that saves scrubbing and backache. That's the advantage of the

## ACME QUALITY

plan. Any woman can paint her own floors in a short time—brush it on at night—walk on it next day.

If the wainscoting is painted and you wish it stained or varnished, ask your dealer for Acme Quality Paint and Varnish Remover. A liberal coat of the Remover will soften the paint so that it can be taken off without trouble, leaving a perfect surface for refinishing.

One of the Acme Quality Enamels (Neal's) is ideal for finishing pantry shelves. Gives a hard, brilliant, sanitary and attractive finish.

Or, a comfortable old chair can be made practically good as new by an application of Acme Quality Art Wood Finish.

That is the Acme Quality plan. Decide what you wish to paint, enamel, stain or varnish, and ask your dealer for the Acme Quality Finish to fit the purpose.

### THE ACME QUALITY TEXT-BOOK

tells you everything you want to know about any kind of painting—inside or out. The name Acme Quality covers a line of paints, enamels, stains and varnishes adapted to every painting or finishing use.

Write for Text-Book—Copy sent postpaid on request

**ACME WHITE LEAD AND COLOR WORKS**  
Dept. P, Detroit, Mich.

In DETROIT—Life is Worth Living

## Stoddard-Dayton

### A \$5000 Town Car for \$2800

A LUXURIOUSLY upholstered and sumptuously appointed car that equals in looks, service and every other way cars that sell up to \$5000. Side by side with \$5000 cars, you cannot tell the difference. Ride in one—then in the other—you will still wonder. The reason is plain. We do not buy parts and simply put them together—we make our cars—make 90% of them—thus saving you all the profit that other manufacturers must pay makers of parts.



## "Stoddard-Dayton"

We make our own bodies,—make them of laminated wood covered with Aluminum,—the most durable, substantial body that has ever been built. Our car is a "one-profit" car; that is why it is a \$5000 car for only \$2800. There is no difference, except in the price.

We make this car in three styles of body, Town Car (as shown above), Landaulet (with peak extending over dash, and glass front), also full Limousine. In the first two models the back part of the top may be lowered, transforming it into an open car.

The 30 H.P. Valve-in-head motor in this "Town Car" is the same that has taken the Roadsters along at the rate of 72 miles an hour. The Bosch Magneto is the same as we put in our 50 H.P. cars.

Four passengers inside. Choice of upholstery, color of car, is entirely at option of purchaser. Electrically lighted inside, has speaking tube, in fact, is equipped in a style that will please the ultra-fastidious. Take off the price-tag, and you would willingly draw your check for double its figure.

Stoddard-Dayton Model 10-T. 108 inch Wheel Base. 30 H.P. \$2800 Complete.

Write for Catalog of All 1910 Models

**THE DAYTON MOTOR CAR COMPANY, DAYTON, OHIO**

Standard Manufacturers  
A. M. C. M. A.

STODDARD-DAYTON





## KING QUALITY

The "Shoe of Shoes" for Men

### THE "HI-ARCH"

The King Quality "Hi-Arch" shoe is a strikingly original and stylish model. The two inch heel, short forepart, and the graceful "Hi-Arch" give this model a smartness that appeals strongly to the younger set.

Ask your dealer to show you "The Harvard" and "The Yale," two KING QUALITY MODELS on the "Hi-Arch" last. You will pronounce these shoes the smartest ever.

The KING QUALITY SHOE in all styles is literally built like a watch, so cleverly and precisely are the parts put together. The best of materials throughout. Even the thread used is of superior quality—real Irish flax for the soles and the strongest of silk for all outside sewing.

Do you wonder that the KING QUALITY SHOE is worn by fashionable dressers?

### NEW FALL SHAPES AND STYLES NOW READY

KING QUALITY SHOES are sold by all first class dealers. Send us your name for free copy of our handsome catalogue.

Any dealer in the United States wishing to control the \$4.00 and \$5.00 men's shoe trade will be sent a sample line express paid.

**ARNOLD SHOE COMPANY**  
North Abington, Mass., U. S. A.

## LeMarCravats

The  
Smartest  
Scarfs  
for  
Autumn

Every Shape  
Every Shade

ONE PRICE:  
Half-a-Dollar

THERE'S a delightful "crunch" to LeMarCravats which denotes the fine quality of the silk used in them—real silk. There's a symmetry to the cut, which makes

LeMarCravats knot with grace and good form.

There's a care to the stitching and strengthening which prevents fraying along the front folds and raveling of the back band.

There's an "air" about LeMarCravats which comes from exclusive patterns joined to many little niceties of mode, material and making.

Ask your haberdasher for LeMarCravats sold everywhere for half-a-dollar. If your favorite shop hasn't them send your order to us. Our de luxe booklet "A" "The Well-Craved Man," deserves a place in every Library of Good Form. It's free. Send for it.

**LEVY & MARCUS, Makers**  
729-731 Broadway, New York

## Flying Blue Bird

A new and fascinating toy for Boy or Girl. Used indoors or out. When the bird flies the wings revolve in life-like manner. Send 10 cents, stamps or coin, for a BLUE BIRD and our big catalogue No. 70, of over a thousand Novelties, Toys, Games, Puzzles, Etc.

The New York News Co., Dept. 18  
15 Warren Street, New York

IN ANSWERING THESE ADVERTISEMENTS PLEASE MENTION COLLIER'S

believe to be his earnest desire to aid the people and to crown his political career by the preparation and passage of a bill which shall give us a sound and safe monetary and banking system, it would be a long step toward removing the political obstacles to a proper solution of the question."

On the day of Mr. Taft's declaration, at the annual convention of the American Bankers' Association, in Chicago, on September 14, George M. Reynolds, the president, pronounced himself in favor of a central bank, with a capitalization of not less than \$100,000,000, as a means of avoiding financial disasters similar to the panic of 1907. The New York "Evening Post" sums up his speech as follows:

"Its shares may be offered either to other banks or to the general public; preferably the latter, with a Government guarantee of a low dividend, profits above that dividend to go into the public treasury. The bank should be the sole depository of Government funds, but should not be charged with individual responsibility for preserving the public credit. It should hold on deposit the reserves of national banks which perform the same function for the smaller national institutions. Its business should be limited to credits of ninety days or less, based on real commercial transactions and with a sound indorsement, paper of a speculative character being rigidly and by law excluded. It should discount for the general public, but not take deposits from it. Notes issued by the central bank should be in part secured by a coin reserve, and the balance of security should be, not railway bonds or real estate mortgages, but the short-term commercial notes above described. The bank should be supervised by a board named by the President of the United States and the Treasury Department, and confirmed by the Senate. Shareholders should elect the regular board of directors, but the supervising board should have the power of naming the president and active managers."

Speaker Cannon made a speech at the same convention on the same day. His ear has been so savagely battered of late that it sometimes registers incorrectly when applied to the ground. He announced his hostility to radical changes in the present currency laws and declared there would be no possibility of adopting a revision at the winter session of Congress. He emphasized the suggestion that the 3,500 bankers who filled the theater were only a spoke in the immense wheel of the national Government.

The Speaker praised the present currency system as the best suited to the country's needs and declared that the German and English systems are unfitted for a nation like ours.

### Georgia Peach-Growers

AT THE end of its first year of work the Executive Committee of the Georgia Fruit Exchange met at Atlanta on September 8 and took stock of results. These were gratifying to the peach-growers, who had for several years been pinched by commission merchants in the big markets. With a peach crop that was under the average in quality and short, the orchard owners found that their financial returns were much better than for previous seasons.

Georgia peaches followed the history of California oranges and Northwestern apples. The best fruit in the world was grown; it was boxed and shipped to commission merchants in Chicago, New York, and Philadelphia; it brought good prices, but on various pretexts (glutted markets and bad condition of fruit on arrival were most used) the money sent back grew less and less in amount. Last year several carloads of peaches were dumped into the bay by the order of the New York Board of Health. That particular market was overstocked as the result of unintelligent shipments. There was no team-work. Other carloads were reshipped to better markets at a profit, but the growers got none of it. It went to commission men. Conditions became desperate. As the orange-growers in California and the apple men of Oregon had done before, the Georgia peach-growers came together to take the marketing of their produce into their own hands. It required some work and intelligence, but the quick success of the Exchange showed conclusively what the growers could do if they only pulled together. Georgia melon-growers applied for membership. At the Atlanta meeting the membership term was extended to three years and the organization tightened up all along the line. This Georgia movement is only one of many that are going on all over the country among fruit and truck-garden farmers. It is, apparently, the only means by which they can be sure of a reasonable return for their work and money.



## Adlers Collegian Clothes

are produced for critical, painstaking men. We know how to give to these garments the very type of style, the careful, discriminating dresser demands; and in consequence of this exceptional ability, Adler's Collegian Clothes are worn by the most particular class of people, in every style center of this country. A season of wear will thoroughly convince you that our quality standard is decidedly above the average. No matter what you pay, you cannot buy better clothes than we are producing. The Autumn and Winter fashions in suits and overcoats are now being shown by the most representative clothiers in all parts of America. Prices range from \$15.00 to \$40.00. Our new fall models in full dress and tuxedo suits are ready. You'll find them "right"—from every point of view—\$30.00 to \$50.00; as good as any tailor can make—but at half his price. Write for our new fashion Suggester—it will post you on values and style.

**David Adler & Sons Clothing Co.**  
Nobby Clothes Makers  
Milwaukee



Get Prices on the Monarch  
America's Standard Range!  
It Will Save You Money

Made in sizes and styles to suit every taste and requirement—with reservoir as illustrated or at left end—with waterfront for connecting to pressure boiler or without any water heating attachment. Malleable Top and Steel Body are both polished and never require stove blacking. Don't throw away money buying a range manufactured with cheapness the only object. A MONARCH is the best investment an economical person can make. It is the height of perfection in operation and appearance, but It Actually Pays For Itself because it is built right inside as well as outside, to last a life time.

### SENT FREE!

Our illustrated book, "The Range Problem," It gives full details and will enable you to figure out exactly how you save money by purchasing a MONARCH Range.

### LASTING CONSTRUCTION

Malleable Iron is the first essential to lasting construction in a range. The brittle grey iron of ordinary ranges can only be bolted and puttied to the steel. MONARCH Ranges have frames of Malleable Iron. The steel plates of the body and oven are riveted to them, making a solid joint that stays tight a life time. A range built in any other manner wastes fuel, time, and patience. It pays to be sure about materials and construction in buying.

### TRIPLE WALLS

Don't be mislead by other's claims for "triple asbestos walls." Hundreds of ranges that are claimed "completely asbestos lined" have but single thickness metal walls under the oven. By a special building process the MONARCH is made with walls of steel—steel—steel at every point exposed to the flame and heat. MONARCH triple walls cannot burn through—rust through—or become damaged by the creosote in the flues.

Malleable Iron Range Company, 727 Lake Street, Beaver Dam, Wis.

IN ANSWERING THESE ADVERTISEMENTS PLEASE MENTION COLLIER'S



# We Pay You to Try The Marvelous New Lindsay Tungsten Mantle



For years makers of gas mantles have been striving to produce a mantle that would give the maximum of light and at the same time the maximum of wear.

The Lindsay Tungsten Mantle at last reaches the ideal in both respects.

The Lindsay Tungsten Mantle is made of a special weave, specially treated.

The Lindsay Tungsten Mantle gives a powerful light of great candle-power. Yet the light is not garish or oppressive, but soft and pleasant.

The Lindsay Tungsten Mantle will not shrink up with use—a common fault with ordinary mantles. When a mantle shrinks the incandescent surface is reduced and the light diminishes.

The Lindsay Tungsten Mantle will outlast several ordinary mantles because it is made extra thick and strong and of specially tough fiber.



## We Will Pay One-Half the Cost of the First Mantle You Buy!

We know how superior our Tungsten Mantle is to any other gas mantle you have ever tried.

We know that the quickest way to convince you is to let you convince yourself. Therefore we are making this great special proposition, never before made by any manufacturer of gas mantles.

The regular retail price of the Lindsay Tungsten Mantle is 30 cents—much cheaper than any mantle of nearly the same grade has ever sold for.

**Tear out the coupon below. Sign it and take it to any dealer, Lindsay Light Company.** We ourselves will pay him the other 15 cents in cash, of the regular price, 30 cents. This means that you are getting your first Tungsten Mantle at less than the cost of an ordinary one.

**To the Dealer**  
This coupon is good for 15 cents on the purchase of a Lindsay Tungsten Mantle. We will redeem the coupon for 15 cents in cash when properly signed by the customer and yourself.  
LINDSAY LIGHT COMPANY.

Customer's Name.....  
Address.....  
Dealer's Signature.....  
NOTE.—Only one coupon from a family will be redeemed.

### No Excuse for Bad Floors

Are your floors dingy, splintered or badly worn? Are they the old-fashioned, wide-board floors with unsightly cracks? It's a very easy thing to make them over new. And it costs very little. Cover them with

## Rixdorfer

### Parkett Floor Covering

(Comes in Rolls 78 Inches Wide)

Looks like new hardwood parquet flooring and has the same rich finish. Few detect the difference. Patterns adaptable for use in any room, makes your home beautiful, sanitary, easy to keep clean. Waxed like hardwood floors. A perfect setting for rugs. Far superior to carpets. Prevents floor draughts. Will outwear the house itself.

Look for the name **Rixdorfer** stamped on every yard.

Send for our booklet showing many beautiful patterns designed after the newest effects in hardwood flooring.

**P. O. JUDSON & CO.**  
16 East 17th St. Dept. C. New York City

## A Big \$1 Offer—"KEITH'S"



For six months and a copy of my new book, **100 PLANS Bungalows Cottages \$400. to \$3000.** Keith's monthly magazine is the recognized authority on planning and decorating homes. Several designs by leading architects.

**Ask your Newsdealer for Keith's Books, they are—**  
100 designs for Attractive Homes, \$1.50 to \$6.00 . . . \$1.00  
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## Are You Looking for a Chance to Go Into Business?

I know of places in every state where retail stores are needed—and I also know something about a retail line that will pay handsome profits on a comparatively small investment—a line in which the possibilities of growth into a large general store are great. No charge for my services. Write today for particulars and booklet.

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In this illustrated national weekly all the important news of the world is stated clearly, fairly, briefly, for busy readers. Non-partisan, reliable. Unique foreign summary, popular novels condensed, odd sketches, home divisions—many original features of rare interest. Splendidly and artistically done—fine paper for the home. Send 25c now for 13 weeks to **Pathfinder, Wash., D. C.**

## The Mormon Woman

(Continued from page 16)

Zion's granaries which are found from end to end of Utah. In 1875 Brigham Young was "told by an angel" that a terrible famine would some day fall upon the land; he, therefore, ordered the women of Zion to provide against this day of need. They have done so ever since at the cost of vast toil, from the days when they went into the fields and gleaned with their own hands until now that they buy the wheat with hard-earned money. Never in all these years has there been a day when the women's granaries have not been filled to bursting, ready for the spectral famine which has never become real; nor will there be such a day until faith in the leader's revelations has gone the way of many other faiths.

Strolling daily in the red dust, I learned the landmarks of Saint George.

### The School of the Gentiles

**BELOW** the tithing office is the tabernacle where all public services are held, and in whose tower is the town clock. This clock, the victim of St. Vitus's dance, often jumps as much as twenty minutes at a time, and all the faithful clocks and watches of the town must jump accordingly, knocking over family meal hours and juvenile bedtimes as they go. It seems that even the sun must obey Mormon dictates in this fortress of the faith.

Beyond the tabernacle is the big public school where almost all the youngsters of the town are trained up in the way they should go. And farther on is another school, a single tiny room, where the few who do not go to the public school are found.

This is the solitary Gentile headquarters in the town, and it embodies the futile fight that orthodoxy has made against Mormonism in this isolated stronghold of the Prophet's followers. More than twenty-five years ago the Presbyterian Church established a chapel and school here; year after year they go on, with a dozen or so attendants at the services, and a handful of pupils who are for the most part unable, for mental or physical reasons, to keep up with the children in the big school. But they return to their Mormon homes to join the Mormon family prayers, to fast on testimony day from sun to sun, and to sing the Mormon child's hymn:

"Tea and coffee and tobacco they despise."

At the head of the main street stands the dance-hall. A room to worship and dance in has always been the first building put up in every Latter-Day Saint colony, even when that room was a log cabin. As the town grows, two buildings are erected for the two purposes.

Here on Friday nights Saint George assembles, young and old. There is a prayer: "Lord bless our social affair, may it please Thee." I heard an old man pray one evening, and then the fiddle struck up. Square and round dances alternate for the pleasure of the two generations. The town marshal leads; the town could be robbed, plundered, murdered while he attends to his more important duty in the dance-hall.

"Gents wishing to two-step!" "Gents wishing to quadrille!" is the marshal's manner of announcing each dance as he rounds up delinquents.

Down the street, below the tabernacle, is the Hearse House. It is a somber little square building with no windows and only one door.

Within abides the hearse, the property of the town. When somebody dies the solitary occupant of this strange little windowless house comes out; the rest of the time it stands within, biding. By night the shadows from the trees fall queerly upon the windowless, silent walls, and little children take hold of hands and run past.

### The Baptism for the Dead

**THE** heart of the settlement is its temple. Here, as in all Latter-Day Saint temples, no stranger ever sets foot, and only the elect among the faithful. Hither pilgrimages are made by young couples from all over the southern districts of Mormonism—in Utah, Nevada, and Arizona—who brave that seventy miles for the privilege of being married within the mysterious walls. And here, day after day, goes on that strange Mormon rite, the baptism for the dead.

"What on earth is that queer covered wagon?" I asked one day as I strolled among the pumpas and bamboo and pomegranates of the temple's lawlessly kept grounds.

"Some call it the Black Maria," my companion said. "It's the temple wagon."

## The One Player-Piano That Really Accents



### The Most Wonderful Improvement Ever Invented Is Found Only in the



With the new accenting device of the SOLO-APOLLO you can interpret and play music EXACTLY AS THE GREATEST PIANISTS PLAY IT.

The SOLO-APOLLO is the ONLY PLAYER-PIANO IN THE WORLD which brings out the MELODY IN STRONG RELIEF without impairing the symmetry and power of the accompaniment. Other so-called accenting devices MERELY GIVE A PROMINENCE to the theme by subduing the accompaniment.

Other exclusive features of the SOLO-APOLLO are: THE TRANSPOSING MOUTHPIECE by which you can change instantly to five or more different keys by the touch of a finger; the SPRING MOTOR, which regulates the power and distributes it equally, preventing sudden changes in tempo by unconscious hard pedaling.

The MARVELOUS HUMAN EXPRESSION of the SOLO-APOLLO is secured by the DOWNWARD stroke of the pneumatic fingers on the piano key in front. This is the STROKE GIVEN IN MANUAL PLAYING and a GENUINE HUMAN EXPRESSION is the result.

The range of the SOLO-APOLLO is 88 NOTES, COVERING THE ENTIRE PIANO KEY BOARD and playing in pristine beauty all the greatest musical compositions as they were originally written.

The Melville Clark Piano in which the Apollo action is placed is a CRYSTALLIZATION OF THE HIGHEST TYPE OF PIANO ARTISTRY. Write for free illustrated catalog which explains all about the Melville Clark SOLO-APOLLO and APOLLO Player-Pianos.

**Melville Clark Piano Co. CHICAGO** 421 Steinway Bldg.

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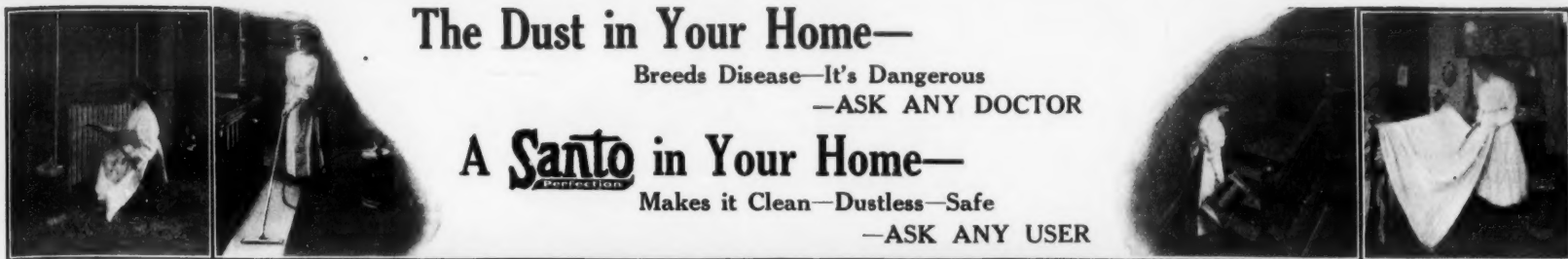
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Why wait for your Diamond until you have saved the price? Pay for it by the Lyon Method. Lyon's Diamonds are guaranteed perfect blue-white. A written guarantee accompanies each Diamond. All goods sent prepaid for inspection. **10% discount for cash.** Send now for catalogue No. 24  
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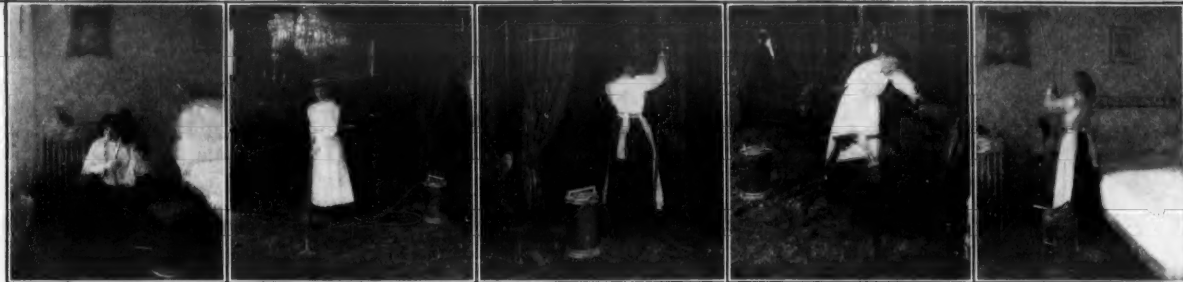
## The Dust in Your Home—

Breeds Disease—It's Dangerous  
—ASK ANY DOCTOR

## A Santo in Your Home—

Makes it Clean—Dustless—Safe  
—ASK ANY USER

9 Ways to  
use the  
Santo  
Electric  
Cleaner



There are  
many  
other  
ways to  
use it

# From 10,000 to 100,000—A New Record for Vacuum Cleaners

For the first year we estimated 10,000 Santo Cleaners as a large production. Within six months we were forced to provide for 100,000.

This phenomenal growth is due to the fact that we give each customer the most for his money—the Santo Electric Vacuum Cleaner cannot be approached in efficiency, durability or completeness.

The Santo has won the enthusiastic approval of the United States Government, Insurance Underwriters, and users in every walk of life—everywhere.

It is perfect—the final in vacuum cleaners. Nothing more can be desired. No better cleaner can ever be made at any price.

### It Safeguards Your Health

Eminent physicians say that the dust and dirt in your home is a breeder of disease—a harbinger of death.

The commonest source of contagion is street dust. You carry the germs on your shoes and clothing. They find lodgment in carpets and other furnishings where they multiply.

Ordinary sweeping fills the air with germ-laden dust. People breathe it and become infected, even in homes seemingly immaculate. Many contagious diseases, including the dread tuberculosis, are the direct result of dust and dirt—man's worst enemy.

The only answer to the question is a Santo Vacuum Cleaner.

### Get a Real Cleaner

The vacuum cleaner business has grown in leaps and bounds. It has come to stay. As a result many cheap, experimental cleaners have been introduced.



SANTO ELECTRIC VACUUM CLEANER

Anybody can make a cleaner with either a high vacuum or a large displacement of air, but neither one alone will do satisfactory cleaning.

An ordinary mechanic can no more make a perfect vacuum cleaner than a blacksmith can build a high-grade automobile.

A thoroughly efficient cleaner must have both a high vacuum and a large displacement to obtain the necessary velocity and lifting power when in operation.

This involves the most complicated problem of pneumatics. It was solved by us only after years of experience and costly experiment.

The Santo has both a high vacuum and a large displacement of air, perfectly balanced. This is the secret of its wonderful efficiency.

Don't experiment—get a Santo and—satisfaction.

### Necessary Efficiency

As a result of our experience we have determined the standard of efficiency absolutely necessary to obtain satisfactory results with an electric vacuum cleaner. This standard, as embodied in the Santo, is as follows:

It will produce a maximum vacuum of 7 to 8 inches of mercury.

It has a displacement of 25 to 30 cubic feet free air per minute.

It will not stall nor overheat.

It will not burn out fuses nor endanger your wiring.

It is strictly within the limits set by Insurance Underwriters, viz., not more than 200 Watts when operated at full capacity.

Before you buy an electric cleaner of any kind at any price, be sure it has a vacuum of 7 to 8 inches mercury, a displacement of 25 to 30 cubic feet free air per minute.

### Easy Cleaning

The Santo Electric Vacuum Cleaner reduces the work of cleaning from hours to minutes. Cleaning becomes so much like play that you smile.

Every article, crack and corner in your home that

must be kept free from dust is cleaned so perfectly that you are amazed.

The Santo is just as efficient in store, office or church as it is in the home. Use it wherever you will—it is faultless.

The Universalist Church of the Messiah was reputed to be the cleanest church in Philadelphia. The Santo removed over a barrel of black dirt, dust and grime.

Mr. Powderhill, sexton for over thirty years, says the performance of the Santo is almost beyond belief.

Get a Santo NOW and the knock-down and drag-out fall cleaning won't be necessary.

Weight Only 26 lbs. Price \$35.00 Complete as shown



### Santo Hand Power Cleaner

This powerful little machine will do twice the work of any other hand cleaner. It is more efficient than many electric cleaners.

It is fitted with an improved rotary pump which revolves six times with each turn of the fly-wheel. It is not a fan but a real vacuum pump—noiseless and light running. Any child can operate it with ease.

The Santo Hand Cleaner produces a vacuum of 3 inches (mercury), and a displacement of 13 cubic feet free air per minute—the greatest efficiency yet attained in any cleaning device operated by hand.

The jerky, irregular suction so common in hand cleaners is entirely overcome. The suction of the Santo is continuous—it cleans rapidly and evenly. Besides carpets and rugs it cleans mattresses, walls, ceilings, etc., in a way no other hand cleaner can.

The Santo Hand Cleaner is as carefully made as the Santo Electric Cleaner. Not a particle of tin or other flimsy material is used. Nothing to get out of order—it is practically indestructible.

The base is of Flemish oak; all the metal parts are enameled black and striped with blue and gold. It is easy to handle—the weight is only 26 pounds. Takes up little room—keep it behind the door.

The equipment consists of 12 feet best vacuum hose with nipple on each end, one hollow handle and one 6-inch aluminum nozzle for cleaning carpets, rugs, curtains, etc. Tools for other purposes will be furnished at reasonable prices.

Please use attached order blank and send us your order today. Try this cleaner 10 days. Then if you are dissatisfied ship it back and we will cheerfully refund your money—immediately—without question or argument.

### Know the Maker

We manufacture the most complete line of sanitary cleaning devices ever put out by one concern. In fifteen years our institution has grown to be the largest of its kind.

All of our cleaners are made under the personal supervision of Mr. Julius Keller, who has long been recognized as one of the foremost authorities in the field of pneumatics.

The Santo Electric Vacuum Cleaner was invented, designed, developed and perfected in our own factory by our own workmen. The right and title to this invention is vested in us.

It was perfected at a cost of over \$50,000. There are

no theories for us to exploit—and no experimental work to be paid for by the user. It is the ORIGINAL Round Cleaner.

The Santo is made and assembled entirely under our own roof. There are many cleaners, but it stands as the only vacuum cleaner without a fault.

### A Mechanical Marvel

The Santo is made as perfectly and of as high grade material as the most expensive automobile. The top and base are polished and lacquered aluminum. No wood, tin or papier mache is used.

An improved vacuum pump, which was invented and perfected in our own factory, is connected direct to the motor and operated at a speed of about 1200 impulses per minute. Our motor is the most expensive ever put into a vacuum cleaner.

The suction is continuous and powerful. It cleans thoroughly. Jerky suction, such as you will find in slow speed machines, cleans only in spots.

The dust separator is very simple—just a heavy canvas bag which can be emptied quickly without the slightest inconvenience. The machinery is all enclosed—can not tear your clothing or injure children. It is the simplest cleaner in the world—nothing to get out of order and no mechanical skill is required to operate it.

It costs less than 2 cents per hour to operate and will keep your home clean for 10 cents a week. Easy to handle, too, as it weighs no more than a scuttle of coal. Carry it anywhere.

### Tool Equipment

We do not tell you about the many uses for a vacuum cleaner and make you spend forty or fifty dollars extra for the means to use it. Our complete equipment is as follows:

- 1—Electric cable for connecting cleaner to lamp socket.
- 2—Vacuum Hose for use with all tools.
- 3—Hollow renovator handle.
- 4—6-inch nozzle for thoroughly renovating carpets and rugs.
- 5—4-inch nozzle for portieres, upholstery, clothing, etc.
- 6—Rubber nozzle for tufted upholstery, corners, etc.
- 7—Wall brush for walls, ceilings, mouldings, etc.
- 8—Book brush for cleaning books, hats, furs, etc.
- 9—10-inch wood face nozzle, for light and rapid sweeping.
- 10—12-inch nozzle, felt faced, for sweeping hard wood floors.
- 11—Blowing hose for drying hair, airing bedding, etc.
- 12—Tube of lubricant which eliminates the greasy oil can.



These aluminum tools are furnished without additional cost—there is nothing more for you to buy.

### Handsome and Durable

Our cleaner is mounted on ball bearing casters and it is covered with the finest Chase grain leather. You can have it in black, maroon or olive green, as you prefer. It is the handsomest cleaner in existence.

In tests for durability our regular stock machines have been run upward of 200 million strokes without a break. This is more than the average family will use a cleaner in twenty years.

If sold on a basis of comparative efficiency, the Santo would be the highest priced of all cleaners, but our large output has enabled us to place it within reach of every user of electricity.

You can pay more for a cleaner but you cannot get as much at any price.

### Our Guaranty Bond

Besides giving you more for your money than you can get elsewhere, we protect you with a guaranty bond bearing our corporate seal and signed by our President. This bond secures you against all loss that might result from possible defects in material or workmanship and protects you in the right to use of the cleaner.

We will replace without cost to the purchaser any part or parts proving defective in material or workmanship at any time, whether it be one year, five years or longer.

Instead of verbal promises covering only one year, and in most cases worthless, we give you a real guaranty.

This Book Free Our new book "The Dustless Home" describes the Santo Electric Vacuum Cleaner in detail and illustrates the many ways it can be used. Fill out the coupon below and mail today for a free copy.

FILL OUT AND MAIL THIS COUPON

Col. 10-2

Keller Manufacturing Co.  
Dept. 2 C, Philadelphia, Pa.

Gentlemen:—Without obligating me in any way, please mail me complimentary copies of the "Dustless Home" describing your Santo Electric Cleaner and folder showing the Santo Hand Power Cleaner.

Name \_\_\_\_\_

Address \_\_\_\_\_

## Keller Manufacturing Company, Dept. 2C, Philadelphia, Pa.

W. P. PRESSINGER CO., Dept. 2C, No. 1 W. 34th St., NEW YORK  
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**Every quality you seek in a saw—**  
perfect "hang" or balance, tough, flexible blade, sharp, edge-holding teeth that cut clean and easily without frequent setting or filing—all these are guaranteed by the Simonds trademark etched on

**SIMONDS SAWS**

That trademark is a guide and safeguard in purchasing—it insures the utmost in value and service.

Simonds Saws are sold by most dealers. If not by yours, send us his name and we will see that you are supplied.

Write for "Simonds Guide"—mailed free.

**SIMONDS MFG. CO.**  
Fitchburg, Mass.  
Chicago New York San Francisco  
New Orleans Portland Seattle

**Strongest and longest-wearing**

Never have there been such shoe laces as "N F 10".

Think of laces that stand a strain of 200 lbs. to the foot without breaking.

**"N F 10" Shoe Laces**

do that, and they are so well-made and so durable that every pair is **guaranteed 6 months**

Being tubular not only gives them unusual strength, but there are no edges to fray. And "N F 10" are finished off with new patented tips that won't come off and that are fast color.

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Tailors to "MEN WHO KNOW."

It gathers up the temple workers and brings them here."

Up drove the clattering vehicle, and a crowd of old ladies emerged from under its black curtains.

"They work here four days of the week, from nine till one," my friend went on as the old ladies filed in at the side door of the temple.

"What kind of work? Cleaning, or decorating, for instance?"

"No," my friend replied briefly.

"What kind of work, then?"

"It has to do with baptism for the dead—with the endowments."

"These women are being baptized?"

"No, only as they have time now and then while they're working."

"Oh, I see. They baptize others."

"No."

This and the fact that all the old ladies wear during this work flowing white robes, in which they are finally laid away to rest, is about as much as I ever did find out, although I'm free to confess my femininity and own that I never ceased to ask questions. But this I do know: that the work is of the most sacred nature to these women, and that they go to the temple day after day, year after year, to assist in some way at this ritual, this baptism which is to save the forgotten dead who died without receiving the gospel. Some come from distant homes to spend two years at the work, traveling according to Mormon rules without purse or scrip.

**Saving the Souls of Their Ancestors**

**F**OLLOWING in the wake of the temple wagon I saw the devout who were arriving from all parts of town and the country to be baptized for their ancestors. There were men and women; always a man is baptized for a man, a woman for a woman. Judging from the disproportion, it seemed to me that the masculine ancestors gaining entrance to realms above would be very few compared with the feminine. Some walked, others drove; I never passed the temple at nine in the morning that I did not see two lean old sisters driving up, looking like two black ghosts under the hood of their buggy. Many an ancestor must have been saved as a result of their devotion, for I was told that they had been regular attendants at the temple as far back as Saint George memories reached. I heard of one faithful old lady who had been baptized fifty times in one day, and by immersion.

"How can you find out who all these ancestors are?" I asked.

"Our people are spending thousands of dollars searching out their genealogies all over the world," I was told. "They are making lists of their ancestors who died too soon to know the truth, and they are constantly undergoing baptism for them."

**The Old Woman of the Temple**

**I** LEARNED from one Latter-Day Saint that they believe they will some day have every genealogy complete back to Adam and Eve, and so none will be left unsaved.

And so, on Tuesdays, Wednesdays, Thursdays, and Fridays, this wagonload of devout old women arrives at the temple, and they labor there four hours, officiating in some way at this ceremony for the salvation of those who have gone before. I figured once, watching them go in, that there went to waste sixteen perfectly good hours of every week, two good work or play days, one hundred and four of the whole year, more than three months of days which might be spent at better things. But later I saw them coming out, their faces shining.

"What makes you so happy?" I asked.

"Thinking of all the poor dead women to whom we are bringing eternal joy by our labors," one of them told me. It struck me then as being open to question whether, after all, in a world full of fantastic faith and devoutly believed untruths, this time is totally wasted. And knowing as I do what this rite means to the devout among the Saints, nothing in all my visit to Utah touched me as deeply as the fact that, just before I left the State, a Mormon woman took my name in writing that she might be baptized at my death to save my unregenerate Gentile soul.

"You know it can't mean anything to me," I told her.

"That doesn't matter," she said. And I knew she felt just what I did, that we had found at least the common ground of humanity on which to meet.

\* There will be two more articles on the general subject of "The Mormon Woman," to be published during the next few weeks—"Her Tragedy" and "The Rising Generation."



**1/2 TO 2/3 SAVED**

**WHY UNDERFEED HEATING Adds to your Bank Balance**

**TO** reduce the cost of heating plants and increase their efficiency is an important problem in economics, most happily solved by the Underfeed—the system which assures positive results—applied either to Warm Air, Steam or Hot Water. Thousands who have experienced the satisfaction of making smaller payments to coal dealers and keeping larger bank balances for themselves, know that

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### WARM AIR Furnaces-STEAM AND HOT WATER Boilers

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This illustration shows the Underfeed Boiler.



**T. T. Blackburn, of Brainerd, Minn.** has used an Underfeed two Winters. He writes:

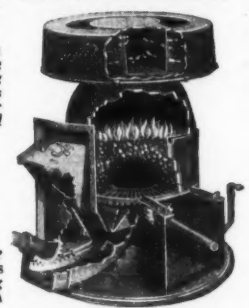
"I find it all right both in regard to heat and as a fuel saver. I used six tons of soft screening coal to heat my seven-room house—coal costing me \$5.00 per ton delivered—and I think \$30 is very reasonable to heat a house during the winter in this part of the country. I can recommend the furnace to any one."

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Illustration shows furnace without casing, cut away to show how coal is forced up under fire, which burns on top.



**Don't Buy a Mattress Before You See My Elegant Catalog**

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### The White Swan Mattress Built of Finest Staple Cotton

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Excessive manufacturing cost forces northern mattress makers to use cotton-felt made of such low-grade stuff as cotton lint, the short fibres which cling to the cotton seed after ginning. Mattresses made of these inferior materials are grossly misrepresented to be high quality. After a few months' wear, they become packed and comfortless. My booklet "The Truth About Mattress Making" exposes this cheat. Be safe—invest in a White Swan Mattress, built entirely of finest cotton-felt, best ticking and guaranteed to retain its original resilience and rest-giving qualities without remarking for 30 years.

**I Pay Freight Anywhere**

—My prices are no more than you would pay for an inferior mattress of northern make. Write today for fine illustrated catalog, booklet and samples of art ticking.

**I Want Agents**

In every locality in the United States, I want live persons to sell my White Swan Mattresses. Permanent, profitable business for wide awake merchants or salesmen.

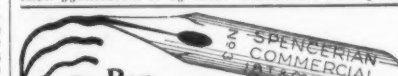
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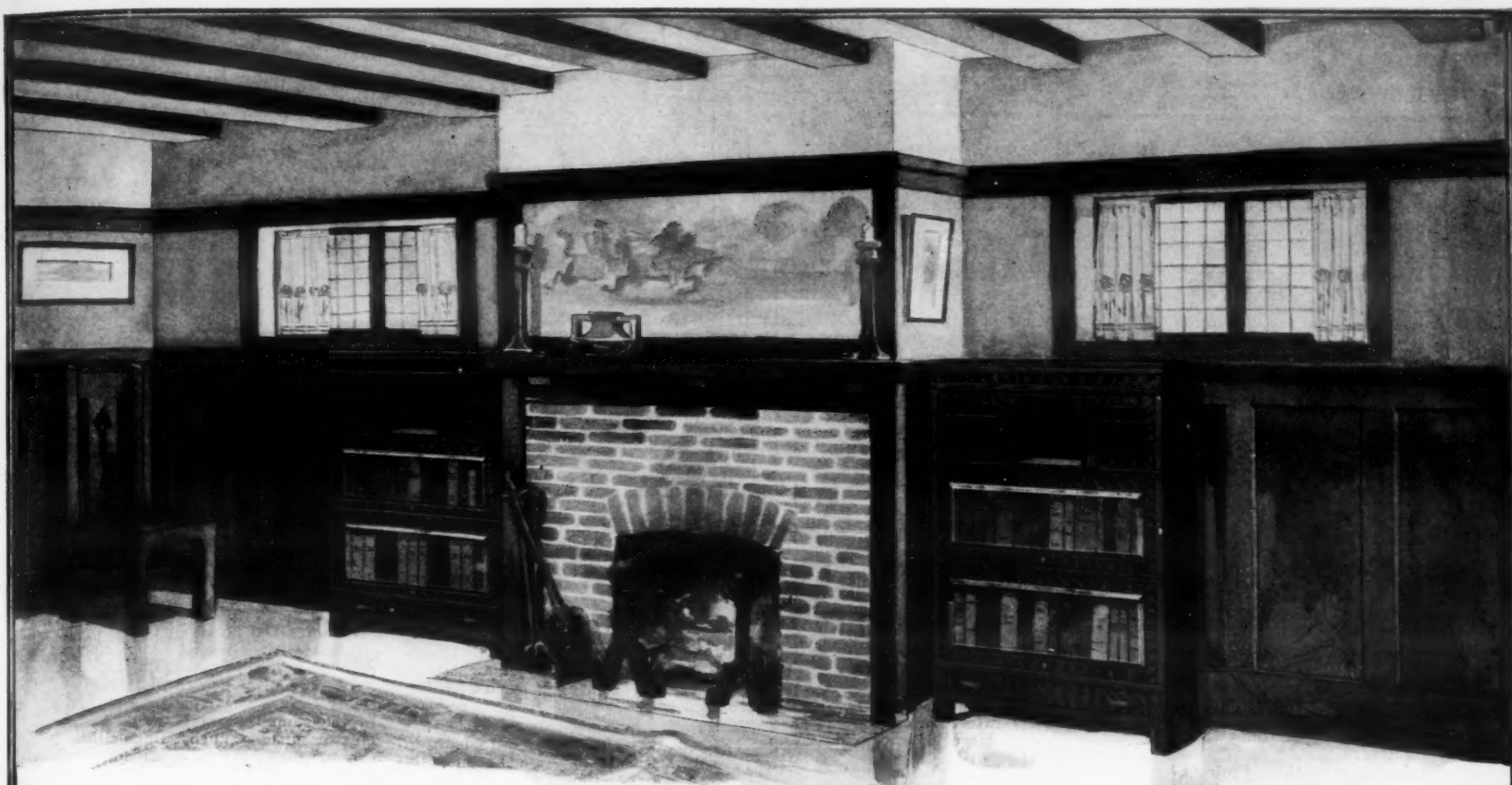
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# Why Irrigation Bonds Are So Popular

The most popular bonds that we handle now are Irrigation Bonds. They have displaced, with a large share of our customers, Municipal, Corporation and Public Utility bonds which pay a lower rate.

When rightly conducted, Irrigation projects now involve no uncertainty. The Government itself is spending tens of millions of dollars in reclaiming this arid land.

The demand for irrigated land exceeds the supply, because of its enormous fertility. And because an unfailing water supply, under constant control, insures one against crop failures.

The most productive and costly farm lands in America are now in the irrigated sections.

## Carefully Guarded

The projects which we finance are carefully guarded. Our own engineers and attorneys pass on every feature. An officer of our Company, residing in the West, keeps constantly in touch with every project until the whole work is completed.

We have our pick of these projects, because we are known as the leading dealers in Irrigation bonds. The projects we finance are always well located.

In the past 15 years we have sold 71 separate issues of Reclamation bonds—Drainage and Irrigation—without a dollar of loss to any investor.

## The Security

Irrigation bonds are secured by farm liens, given by individual owners in payment for water rights.

These liens are conservative—more

so than the usual farm mortgage. They are often for less than one-fourth the land's value.

The first crop from the land is frequently sufficient to pay the whole lien—often by several times over.

In addition, the bonds are secured by a first mortgage on all the property which the Irrigation Company owns—the property which the proceeds of the bonds help to build.

Some of these bonds are municipal obligations, issued, like School bonds, by organized districts. Such bonds are tax liens on all the real property in the district.

Some of these bonds are issued subject to the provisions of the Federal law known as the "Carey Act."

The security in all our projects is ideal and ample. It is hard to conceive of anything better.

## Six Per Cent

Irrigation bonds pay six per cent interest—a higher rate than can now be obtained on any large class of bonds based on equal security.

The reason is this: Irrigation projects are profitable. There are few undertakings where such amounts of money can be used to equal advantage.

The demand for irrigated land is now overwhelming. And there is great demand for money that will help to supply it. So the bonds pay this liberal rate.

## \$100—\$500—\$1,000

Irrigation bonds are issued in series, usually payable all the way from two to twelve years. One may make long-time or short-time investments. Every bond paid off increases the security back of the rest.

They are issued in denominations of \$100, \$500 and \$1,000, so they appeal to both small investors and large.

## Ask for Our Book

We have written a book on Irrigation bonds which every investor, small and large, should read. It is based on our intimate knowledge of the facts, gained by 15 years of experience.

Please send this coupon today for it. It will enable you to judge if Irrigation bonds form the sort of investment you seek.

**Trowbridge & Niver Co.**

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First National Bank Bldg., Chicago  
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A SHORT, concise discussion of all classes of legitimate investments, with suggestions as to which of the various classes is suitable and advisable for people in differing circumstances. Covers Government securities, real estate, railroad stocks and bonds, industrial, mining and legitimate development enterprise.


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# THE AVERAGE MAN'S MONEY

News and Comment  
for Investors

## Timber and Water Power Bonds

PINCHOT vs. Ballinger has served another purpose than to show that the "conservation" idea has enemies as well as friends. Legitimate large projects in irrigation, lumbering, water-power development, and dry-land farming throughout the West are under way and are seeking capital. Reputable bond-houses—those in Chicago know as much as anybody about the real value of the property underlying these bond issues—are selling to the average man lumber company bonds bearing six per cent interest. An example is an Idaho company that owns nearly seven thousand acres of timber having a net value (an expert has cruised the land and estimated the expense of cutting and marketing) of over \$1,800,000. Against this, \$200,000 first mortgage six per cent bonds have been issued.

A typical power company bond is that of a company that has interests both in Minnesota and Ontario. It has completely developed thirty thousand horse-power, which one of the greatest engineering firms in the world estimates to be worth \$6,000,000. Other properties run the assets up to over \$8,000,000, and the company's net earnings will exceed \$1,000,000 a year. The bond issue now on sale is of \$3,000,000 first mortgage six per cent serial gold bonds. This is merely a sample of the power projects that are being pushed forward in the newer country. There is strong need of caution, of course—whenever reliable bankers offer bonds of one responsible company that has excellent prospects of making good, the wild-catters float three or four companies that have no chance of returning to the investor half of what he puts in.

## New Railroad Bonds

FOR two years much needed financing of railroads has been delayed. Money has not been plentiful, and railroad stock has been at a level lower than its holders felt was justified by the condition of properties. In the last three or four months, however, the market has been almost steadily buoyant. Stock issues of nearly all of the standard roads have risen close to their best high record. The time is favorable, therefore, for bringing out new issues of bonds. Investors are already being invited to subscribe for securities in A, B, or C railroad, which are well based, and which, at the selling price, return anywhere from four and a half to six per cent. Many return more than five per cent and are as safe as a railroad bond ever is.

A recent offering by a New York firm of bankers was \$1,070,000 of five per cent fifty-year first mortgage gold bonds out of a total actual issue of \$4,570,000. They were put on sale at 92½, which meant that the buyer would receive a return of 5.625 per cent on his investment. Their security was a line of road in New York State connecting the Pennsylvania coal fields with New England. This is the sort of safe and sane investment opportunity that the man with a moderate sum to put into an income-earning property can find, and he has, in a sense, the panic to thank for it.

## It is Speculation!

FRIENDS, jealous for COLLIER's influence, have protested against a paragraph published in this department on August 7 under the caption, "Is this speculation?" The paragraph recited the case of a man who bought United States steel, preferred stock, at \$86 a share on a 20 per cent margin, and sold the stock five months later for \$121 a share. Considering that steel, preferred, was paying 7 per cent, that the business of the company was good, and its plants in fine shape, the man who bought and sold these stocks did not consider that he was speculating—in the Wall Street meaning anyway.

Of course the man was speculating—steel, preferred, might have dropped to \$50. Also, speculation is dangerous and not to be encouraged. So much we have heard from our friends, who, logically, tell us that the paragraph was out of place in COLLIER's.

Sound reasoning, but based on a strained

construction of our words. No man in his senses will encourage gambling—and much speculation is nothing else. But there are bargains for the investor as for the farmer and builder. After the panic of 1907 a great number of stocks of known value—many railroad stocks among them—went far below a fair average price. Then the newspapers took notice. From day to day lists of cheap stocks were printed. Investors put their own money into these stocks and borrowed when they could in order to buy others. These men were speculating—surely. The farmer who borrows money from the bank with which to buy a sound young team of 1,600-pound Morgans for \$175 is speculating, too—before he has planted and reaped that extra sixty or fifty acres the horses may die or become afflicted with a serious distemper. The point is that there is a vital difference between speculation and harmful speculation. The average man is not a speculator, in the gambling sense. This department must assume so much. But neither is the average man able to reach down into his pocket and buy outright the thing that he wants—a home, modern tools, additional land, good stocks and bonds—when they are cheap.

## The Voting Power of Stock

WHEN you buy stock in a company find out if it carries voting power. The Appellate Division of the Supreme Court of New York has said that companies may be incorporated, even though it was provided that certain classes of stock shall have no voting power. For instance, the preferred stock only of a company is given voting power. Such stock is only ten per cent of the total issue, common and preferred. Under the New York law, three-fifths of ten per cent of the concern's stock could control absolutely its officers, management, and assets.

The theory on which the New York court acted was that the formation of a company is merely the execution of a contract between the stockholders. It is not against public policy, said the court, for this contract to provide for a limitation of voting power or to cut it off altogether. So far as the original stockholders are concerned, no harm could be worked by this decision; doubtless they would all know the conditions and agree to the limitation. But how about the second or tenth purchaser? If this New York decision stands, the Secretary of State will ask for legislation requiring the printing of stock certificates of the conditions governing the use and voting powers of stock. Meanwhile, be critical of stock of companies incorporated in New York.

## Overliberal Management

IT IS a paradox that the men who get money on the easiest terms are the men who spend it most prodigally and—often—recklessly. The same is true of cities and States. New York City bonds are out to cover a huge and always growing indebtedness. But no matter how fast they are issued or what true stories of reckless waste in city affairs are told, in spite of a mounting tax rate, there is a ready market for them at a rate that earns for the holder mere savings banks returns. To the bond buyer nothing seems important once he has got it in his head that a city or a State or a railroad president or an industrial promoter is rich. Being so argues stability, in the view of the investor.

Excessive and reckless borrowing is possible because of this habit of blind confidence. Whoever can get hold of it should read a book called "An Empire in Pawn," written by an English financial student named A. J. Wilson. It is a book that lets you in behind the scenes, showing how financial syndicates, anxious to handle loans, urge ambitious politicians in office to undertake some great work to serve as a monument to their administration. So the game is played until the time comes—it has arrived in India and is making England's problem a terribly difficult one—when interest charges can't be met and current income falls below current needs, and the securities become less and less valuable.



# The Only Oysters With the Tang of the Sea



We ship oysters straight from Atlantic Coast and Gulf of Mexico oyster beds to a dealer near you. No human hands ever touch these oysters.

The oyster planter is under contract to us. The dealer near you is under contract to us. Our contracts cover the growing, shucking, shipping and selling of Sealshipt Oysters.

We specify minutely just how Sealshipt Oysters must be cared for at every stage of transit.

During every mile of their journey the oysters are sealed in our patented air-tight, germ-proof Sealshiptors.

And the seal which is put on at the seaside is broken only when your dealer gets the shipment.

## Sealshipt Oysters

Straight from the Oyster Beds Under Air-tight Seal

The Sealshipt System insures you oysters that are firm, clean, solid, fresh.

And more! It insures you the *only oysters* which reach you with the true oyster flavor—the delicious tang of the sea.

Please understand, first, that oysters are shipped in two ways.

Before the Sealshipt System was organized, oysters were placed in *open tubs*—open because of the necessity of re-icing on the train.

That is the way common oysters are shipped today.

The ice is in the tub with the oysters. The ice melts every few hundred miles and the expressman, with his naked hands, puts in another chunk of *railroad ice*.

If the ice is pure, the water in which the oysters are swimming will be pure. If the ice is impure, the water and the oysters will be impure.

But pure or impure, the water left in that tub is fresh water.

### Fresh Water Spoils Oysters

Oysters are grown in salt water. Fresh water wilts them; bloats them; fades them; and washes out the salty tang of the sea, which is the oysters' true charm.

Fresh water, even if it is pure and clean, makes the oysters soggy, shapeless, insipid. Sealshipt Oysters never touch fresh water.

At the seaside they are packed, solid, into air-tight containers, which are sealed.

### Perfect Refrigeration

The ice is on the *outside* of the containers. The containers are in our patent Sealshiptors. Any ice will do. Common railroad ice cannot hurt Sealshipt Oysters.

For no matter how many re-icings are needed, not one drop of water can penetrate the air-tight container.

That is why a Sealshipt Oyster in New England, in Illinois, or in California, tastes the same as the day it was dredged from the deep.

In buying Sealshipt Oysters, please note that there is no "liquor"—nothing but solid meat.

### What "Liquor" Is

Common oysters, as they are sold to you, are half liquor—and that liquor is *only the melted railroad ice* that has washed the flavor out of the oysters.

So, if you have been buying a quart of common oysters, buy only a pint of Sealshipt.

Half the quantity gives you as much solid meat—you can add pure water—*free*, if you want to—but we urge you *not* to do it.

The price of Sealshipt Oysters is the standard of value—a lower price, means adulterated oysters.

### "Seaside Oyster Dishes" Free

If you want to know the flavor of the real sea oyster, write us the name of your oyster dealer. We will send you free, our book "53 Seaside Oyster Dishes" which gives many shore recipes, unknown inland. Address Department 13A.



## The Sealshipt Oyster System, Inc.

(Formerly National Oyster Carrier Co.)

Sealshipt Oyster Stations  
at 80 Coast Points

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Markets Everywhere

Members of American Association for the Promotion of Purity in Food Products



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**Madam, you need never sweep nor dust again**

### A Free Trial

of the Duntley Pneumatic Cleaner in your own home will convince you that it will do the work ten times quicker, ten times easier and ten times better.

Rugs and carpets are cleaned *on the floor*, and the furniture is not disturbed.

Think what it will mean to you—day after day—year after year—to have your entire home spotlessly clean and sweet, purged of the disease germs that swarm in the dust—germs of consumption, pneumonia and diphtheria. Not just twice a year, but every day—all the time.

And it is so easy to clean house with the Duntley Pneumatic Cleaner. The drudgery and confusion are all gone. There is not enough labor left to tire a child.

The Duntley Pneumatic Cleaner makes housecleaning the work of a few minutes, instead of many hours, and costs to operate less than 3c an hour.

And I am willing to prove all this to you at my own expense. I will send you a cleaner for a *free trial* in your home, no matter where you live. You may use it and test it severely. It will speak for itself.

I am not afraid to send the Duntley Pneumatic Cleaner a thousand miles away and let it tell its own story.

I am willing to do even more. If you wish to keep it after you have tried it, I will give you a year in which to pay for it—a whole year to prove its merit.

I gladly make this offer, because I know the machine is reliable and durable, and that the people who buy it on small monthly payments will keep it, for the longer they use it the more they will like it.

Fill out the coupon below, and let me send you our booklet on scientific housecleaning.

### A Business of Your Own with Duntley Pneumatic Cleaners

#### On the Pay-from-Profit Plan

To those who wish to earn \$5 a day and upwards, by cleaning for others and taking orders for Duntley Cleaners, we offer a fine and permanent arrangement. It enables you to engage in a most profitable business of your own.

By this plan you have *three separate ways* of making money easily and quickly—by cleaning for profit—by renting—and by selling Duntley Cleaners to those who will want to buy after you have done work for them.

To *prove* what you can do, we send you the machine, instruct you in its use, advertise you and put you in business. Before you invest a cent you get the free use of the machine and *actually begin making money*.

You therefore take no possible risk. Fill in the coupon below—right now, before you forget—and let me tell you all about it.

J. W. Duntley, Pres., 402 Harvester Bldg., Chicago

Cut on this line and mail coupon at once

Duntley Mfg. Co., 402 Harvester Bldg., Chicago

Send me catalog of Duntley Pneumatic Cleaners for.....household.....pay-from-profit plan.

Name.....

Address.....

Town..... State.....

Mark X before the use in which you are interested

## Tramping Across Africa

(Concluded from page 18)

just the dance I wanted. It required three days to gather together the necessary number of people, so we spent the time in buying spears and shields and other native objects from the natives who crowded about our tent from morn till night. A better-natured, more polite, and finer-looking lot of people it would indeed be difficult to find—different in every way from the Kikuyus of the west and south of Kenia. The Meru Kikuyus are fairly tall and extremely well built; instead of being black they are more usually of a deep copper color. Their features vary greatly, a very small percentage being anything approaching the true negro type, while others showed strong Nilotic features. The race is evidently a mixture of many tribes, Masai, Kikuyu, and Somali being represented.

#### The Meru Kikuyu Dance

THE women are quite the best looking of the natives I have seen. They are seldom tall, ranging in height with a noticeable regularity, from about five feet one inch to five feet two inches. Their figures are remarkably fine, lacking the coarseness of the west coast negro. Like the men, they are generally copper-colored rather than black. Their dress is simply the tastefully decorated brown leather skirt hanging in front.

On the day appointed for the dance the whole neighborhood was in a state of excitement. People were coming in from every direction, all in gala attire, the men with their well-decorated shields and gleaming spears, and the women with their best skirts and their finest beads. Before reaching the dancing ground the men of each village were gathered together and instructed as to the day's program. They then rehearsed some dances and worked themselves up to a proper degree of excitement, and off they trotted in a solid body to the clearing. In all about four thousand people, including performers and spectators, were present. A large circle about one hundred and fifty yards in diameter was made. At first the ring was irregular, but a few warriors armed with shields and spears, and singing loudly, ran round as fast as they could, clearing the field and driving the spectators into a well-defined circle. Any one who got in the way was quickly upset. I had great difficulty in escaping with my camera, and had to go to the middle of the field, where several chiefs sat by me, and kept off the dancers.

The dance began by all the warriors entering the arena in double column, trotting with long, slow strides, and chanting in perfect rhythm a most stirring song. A finer or more impressive sight it has never been my good fortune to witness: six hundred or seven hundred of these well-built, naked men carrying their large shields raised in one hand, their long shining spears in the other, while from their waists, placed horizontally, was the long sword-like knife in its red sheath. Few beads were worn. Many had their bodies painted red, white, and black in fantastic designs, while white or yellow patches of paint round the eye are a common form of decoration.

As the main body ran slowly round the circle, detachments of five or six began to rush across the field shouting and jumping with wonderful agility. For nearly an hour this continued, yet I could willingly have watched for the whole day. I have never seen men keep such perfect time, and their song was inspiring.

#### The Dance That Stirred

ONE part of the dance, and quite the most spectacular, was the cattle-raid dance. In this the men formed a solid body, some kneeling, others standing, while others again rushed round brandishing spears and shields, and of course shouting loudly. Then the whole lot would come forward with a wild whoop, and after going thirty or forty yards would drop again. In this way they came straight toward where I stood with the bioscope camera, and I could not help wondering what would happen if in their excitement they lost their heads and failed to break the ranks as they reached me! As a matter of fact, several men went into fits from nervous excitement, and had to be carried off the field, and one couple got into a real fight. Their method of using the shield was particularly effective: the man receiving the attack would drop to a kneeling position and catch the spear on his shield, and with a turn of the wrist send it glancing off. One man lost his spear and resorted to the long knife, which, as he was being grabbed by those in favor of peace, he threw with great force at his antagonist. The fight lasted but a short time, and both combatants were put safely into jail until their tempers cooled off.

# WINCHESTER

**Winchester**

Winchester Rifles and Winchester Ammunition are the invariable choice of experience-taught and discriminating big game hunters.

Sold everywhere. Ask for **THE RED W BRAND**

**TRUTH WILL OUT**

"MY rifles were an Army Springfield, 30-calibre, stocked and sighted to suit myself; a Winchester 405, and a double-barrelled 500-450 Holland, a beautiful weapon presented to me by English friends, Kermit's battery was of the same type, except that instead of a Springfield he had another Winchester, shooting the army ammunition, and his double barrel was a Rigby."

EX-PRESIDENT ROOSEVELT IN THE OCTOBER SCRIBNER.

The Next Time You Need Milk in cooking, try

## BORDEN'S PEERLESS BRAND EVAPORATED MILK

(Unsweetened)



1 Part Peerless Milk to 3 parts water, or any degree of richness you may desire. —The result will please you.

CONVENIENCE, ECONOMY and RICHNESS are good reasons for trying it.

BORDEN'S CONDENSED MILK CO. EST. 1857 "Leaders of Quality" NEW YORK



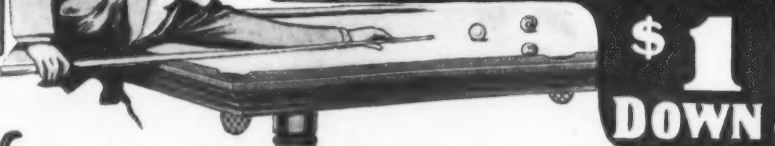
## LEA & PERRINS SAUCE

THE ORIGINAL WORCESTERSHIRE gives a piquant flavor indispensable to good

**Chafing Dish Cooking** Fish, Shrimps, Oysters, Clams and Lobsters; Frogs' Legs and Welsh Rarebit are given an appetizing and delicate relish by its use.

John Duncan's Sons, Agts., N. Y.

## BURROWES HOME BILLIARD AND POOL TABLE



\$1.00 Down puts into your home any Table worth from \$6 to \$15. \$2 a month pays balance. Higher priced Tables on correspondingly easy terms. We supply all cues, balls, &c., free.

### BECOME AN EXPERT AT HOME

The BURROWES HOME BILLIARD AND POOL TABLE is a scientifically built Combination Table, adapted for the most expert play. It may be set on your dining-room or library table, or mounted on legs or stand. When not in use it may be set aside out of the way.

NO RED TAPE—On receipt of first instalment we will ship Table. Play on it one week. If unsatisfactory return it, and we will refund money. Write today for catalogue.

THE E. T. BURROWES CO., 401 CENTER STREET, PORTLAND, MAINE



# FOR THE REST OF YOUR LIFE

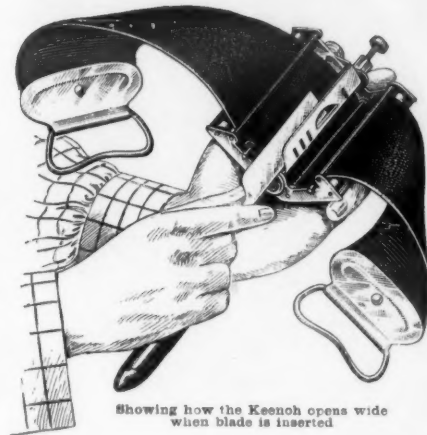
## We Guarantee You Against a Dull Razor

The Keenoh story is soon told.

The man who buys one is positively assured that he will never again know the discomfort of a dull razor.

You are to accept this guarantee in the exact and literal meaning of the words.

You either send us \$3.50 for the Keenoh on the positive promise that it will do all we claim, having your money immediately refunded if it does not; or you go to your dealer and have him sign the coupon below.



**What does the Keenoh do and how does it do it?**

We can answer that question with one short sentence.

It puts the keenest kind of shaving edge on your razor in something less than two minutes' time.

It makes absolutely no difference whether you use an old style razor or a safety razor.

**The same Keenoh sharpens both—the safety blade as well as the regulation, the regulation as well as the safety blade—and it works with any safety blade.**

**Furthermore, the Keenoh is the only sharpener that works equally well**

### Sharpening Regulation Razors

It does not matter whether the blade in your razor is wide or narrow—heavy or light—thick or thin.

The Keenoh will strop it into better shaving condition than it ever was before.

The blade is adjusted in the shoe—in full sight—so that it is brought to a level position and on dead center—giving it an edge absolutely straight and true when stropped.

And the Keenoh is the only stropping device which can sharpen blades of different size and weight—because it is the only one that provides for adjustment to the absolutely correct stropping position.

While the razor or safety blade is being inserted in the shoe, the sharpener is held open by a locking lever, so that shoe and blade are in plain sight and there is no risk of cutting the hands or the strop.

### and Sharpening Safety Blades

The Keenoh actually gives a safety blade a better edge than it had when it was brand new.

If you use the Keenoh on your safety blades, you will get one hundred to one hundred fifty velvet-smooth shaves out of each one, where otherwise you can get only thirty to forty, with the blade growing duller and pulling more each time.

The fact is there is practically no limit to the life of safety blades if they are stropped in the Keenoh.

The sharpener needs no special adjustment for safety blades.

You simply clamp the little blade in the holder (shown below) and insert and strop it the same as the ordinary razor.



Auxiliary holder for safety blades—supplied at no extra cost with every Keenoh

# Keenoh

## Automatic Razor Sharpener

When you mail this coupon to us, we will send you, through the dealer, one of the Keenoh Sharpeners, without any cash payment whatever, and you try it out for ten days.

At the end of that time go to the dealer and pay him the retail price.

Send us \$3.50 today, or take the coupon to your dealer and have him sign it. The signature of your hardware or sporting goods dealer—your druggist or jeweler—is necessary on the coupon to get the Keenoh for ten days' free trial.

**The Keenoh Company, 253 W. Fort St., Detroit, Mich.**

Owned and operated by the Diamond Power Specialty Co., Detroit, Mich. Also mfrs. of the Diamond Soot Blower, the Diamond Turret Head, the Diamond Cleaner

IN ANSWERING THIS ADVERTISEMENT PLEASE MENTION COLLIER'S

**The Keenoh Company, 253 W. Fort St., Detroit, Mich.**  
Send me, through my dealer (who has signed below) one Keenoh Sharpener for ten days' free trial. It is understood that at the end of ten days I pay the dealer \$3.50 or return the Keenoh to him.

Name .....

Address .....

Dealer's Name .....

Business .....

Address .....

(Dealers may return to us any sharpeners returned to them.)

# "Sampeck Clothes"

The Standard of America



FIFTY-NINE separate processes enter into the manufacture of "Sampeck Clothes," from the time a coat leaves the designer until it reaches the last examiner. Fifty-nine separate pairs of hands contribute their share to lend grace and good form, style and symmetry, shape and permanence to each finished garment.

One tailor moulds the shoulders. Another shapes the front. A third inserts the sleeves. A fourth is pocket expert. And, thus, it goes through fifty-nine processes. No individual tailor could possibly "turn out" garments level with "Sampeck Clothes" for young men.

The pictures reproduced above show "Sampeck Clothes" as they are, not as they ought to be. Any clothier who serves young men can show them to you or get them for you. Ask yours for "Sampeck Clothes" and take no garment without our familiar "Sampeck" label, which is attached to the inside pocket of every coat.

"THE COLLEGE ALMANAC" B of College Sports and College Styles you can have for the mere writing.

SAMUEL W. PECK & CO.  
NEW YORK

EVERY 4 DOZEN

## SHIBBOLETH NECKWEAR

is made from silk woven on "OUR OWN LOOMS" and sold direct from "WEAVER TO WEARER" under a

POSITIVE GUARANTEE

If for any reason at all you do not wish to retain them—return the ties and we will instantly refund your money plus mailing expense. That's our way of doing business.

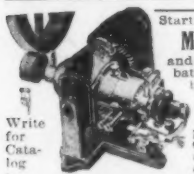
FANCY SILK NECKWEAR

The designs are both stripes and figured effects, in harmonious color combinations fashioned into our "Wiscotin," a reversible four-in-hand.

\$2.00 the Half Dozen Postage Paid

When ordering state whether stripes or figure is desired, colors preferred and collar size. Our Solid Color Silk Barathra Neckwear in Black, White, Brown, Purple, Navy, Garnet and Green as heretofore, \$2.00 the half dozen.

SHIBBOLETH SILK CO., 471 Broadway, New York  
Send money order, check or two-cent stamps.  
Write for complete catalogue L.



Write for Catalog

scale, perfectly with our special switch board in the circuit. Ten years actual service with over 35,000 auto-sparkers in operation to testify to its merit.

MOTSINGER DEVICE MFG. CO.  
22 Main Street, Fendleton, Ind., U. S. A.

## A Sample of Page Fence FREE!

Send for an actual sample of the world-famous Page Woven Wire Fence. See the Basic Open Hearth Page Wire—the strongest fence wire in existence. See the wonderful Page Knot—the knot that can't come off! Get a Free copy of the Quarter-Centennial Catalog of Page Fence, explaining its amazing durability, elasticity and economy. Just a postal Address (3)

Page Woven Wire Fence Co., Box 210H, Adrian, Mich.



WARD ORNAMENTAL IRON FENCE  
These ornamental iron fences are made by  
lawn, churches, cemeteries, public grounds.  
Catalogue free. Ask for Special Offer.  
THE WARD FENCE CO., Box 593, Decatur, Ind.

## Exploiters of the Needy

(Concluded from page 18)

he spends his money freely. Tradition has it that he makes a suit of clothes last him ten years, and certainly his appearance lends plausibility to the tale. His giant frame fairly bursts a seedy suit of black, every button straining at its thread.

All day the old man sits before his drowsy desk in a lame swivel chair with his plump hands clasped contentedly over the immense beard that overspreads his chest. From time to time he looks up sharply and eyes incoming customers, noting those who are old patrons and those who are strangers, and then returns to his favorite pastime of dispensing crude, discursive philosophy to any caller who cares to listen. From time to time also he searches out a dusty paper among the scores of official papers stowed in his desk. There you see tax notices, overdue tax notices, water-assessment bills, shut-off-water warnings from the city, plumbing-inspection notices, warnings of impending prosecution, and the hundred other varieties of official command. Richardson feels that government imposes many burdens on the property owner, and government finds him perennially delinquent.

### Profitable City Business

FRANK MACKEY, one of the richest loan men in the country, is represented in Chicago by the Chicago Discount Company, with three offices: the Chicago Mortgage Loan Company, two offices, and the Fidelity Loan Company, with two offices. Mackey, who has several wealthy silent partners, is an international character. He has high social ambitions—in England he stands for one of America's best-known men of wealth—and he is a good poker player. His time is spent between San Francisco, New York, and London.

One class of loan sharks, represented by Allan A. Hooker of Boston, George L. Arnold of Los Angeles, A. B. Chambers of Cincinnati, and a coterie at New Orleans, operate among city employees and maintain as close relations with the authorities as possible. Sometimes, as in Arnold's case, pay-checks are discounted, and sometimes, as in Chambers's case, straight loans are made to be repaid in a month. This class of business is not for the average money-lender—Stratton, for instance, bars it—but it is extremely profitable to the man with the pull.

"If a neatly dressed white man comes into my office for a loan, and I find he's all right, I charge him only ten per cent a month; if a poorly dressed white man comes in I add on charges to run it up to fifteen; and when a negro comes in I take off the limit."

It was a Louisville loan shark who thus laid down his working plan. In all the Southern cities the negro is a frequent patron of the usurer, and there is, literally, no limit to the extortion practised upon him. Here, to illustrate, is a brief account of the trouble between Walter and Alice Dixon, Louisville negroes, and the East End Loan Company, owned by A. Griggs of Chicago.

Dixon borrowed \$5 and gave as security a mortgage on every bit of furniture in his home. Incidentally everything except a sewing-machine belonged to Alice Dixon. The man failed to repay the \$5 on the stipulated date, and a deputy constable was sent to remove the furniture. Alice Dixon protested, both on the ground that the furniture was hers and because the deputy showed no badge of authority. She resisted the deputy's attempt to clear the house, and he grabbed her by the arm and threw her to the floor. As she rose he fired his revolver at her five times, wounding her in the neck. She fled to a back room, returned with a pistol, and drove the deputy out of the house.

### Soaking the Negro Borrower

ALICE DIXON'S triumph was only for a day. The next morning the deputy came back and carried away, to satisfy a debt of \$5, an organ, a dresser, a washstand, a rocking-chair and three other chairs, a sewing-machine, and an iron bedstead. She was told that all of this, when sold, netted just \$6.

So it goes throughout the country. Conditions are so bad that the ambitious shark finds it hard to discover a town of ten thousand people where no loan office exists. In every city and manufacturing town, wherever the two classes of employer and employee exist, the loan shark is at work, helping to impoverish the low-paid, adding his evil influence to the many that are creating discontent. He can be suppressed without difficulty, while the demand he supplies can be met by honest men who are content with a fair return on their investment.

[The next article will take up the remedies for the loan-shark evil.]



## The Howard Watch

AEROPLANE flying imposes unforeseen and trying conditions on a watch.

The Wright Brothers, at Le Mans, France, had most unsatisfactory experiences with all the watches they tried. They came back from Europe determined to buy HOWARDS.

The aeroplane vibrates with the throbbing of the engine. It tilts at all angles. Often it lands with a jolt that would ruin the balance wheel of many a watch.

Orville Wright adopted the HOWARD for his record flights before the U. S. Government, at Fort Myer.

Drop us a postal card, Dept. A, and we will send you a HOWARD book of value to the watch buyer.

E. HOWARD WATCH COMPANY  
BOSTON, MASS.

The HOWARD upheld its sixty-seven years' reputation as a practical timepiece. Its special hard-tempered balance beat true—even in the shock of a landing that threw the watch to the ground. The HOWARD adjustment proved itself permanent.

There can now be no question that the HOWARD is the watch for the aviator.

A HOWARD Watch is always worth what you pay for it.

The price of each HOWARD Watch—from the 17-jewel in a fine gold-filled case (guaranteed for 25 years) at \$35.00; to the 23-jewel in a 14-k. solid gold case at \$150.00—is fixed at the factory, and a printed price ticket attached.

## Adjustable Shelves Sliding Doors

Here is the one sectional bookcase that suits all sizes of books. You can have one row on one side and two or three on the other. This is the Danner Sectional Bookcase.

The case is in double sections. It doesn't look like a sectional case. The double section means better designs.

This is the one sectional case with sliding doors—doors which are always out of the way, open or shut. The doors run on rubber tired casters. They never jam. They are noiseless and dust-proof.

### The One Sectional Case You Can Sweep Under



See how it stands up from the floor. This is the sanitary feature so popular now in desks.

No other case has a consultation leaf to rest heavy books on while simply referring to them.

We make Danner Sectional Cases in all styles and wood finishes. Plain or loaded glass doors.

Here are four separate and immensely valuable features you'll find in no other sectional case on the market. Don't you want our catalog?

THE JOHN DANNER MFG. CO.  
21 Holland St. Canton, O.

DANNER SECTIONAL BOOKCASE

Women's \$1.25  
Misses' \$1.00



Men's \$1.50  
Child's 90c

## Tailor-Made Comfy

An exceedingly handsome felt slipper, trim and neat as its name implies and very dressy. Made of pure "Comfy Felt," with one inch of carded wool between felt inner sole and felt and soft leather outer soles, making a perfect cushion tread. Spring heels.

Ideal for the bed-room.

Colors

Women's: Navy Blue, Gray, Red, Wine, Brown, Cateba, Old Rose, Pink, Light Blue and Lavender.  
Misses' and Child's: Pink, Light Blue and Red.  
Men's: Black, Navy Blue, Red and Gray.

Send for CATALOGUE No. 31 showing many new styles

DANIEL GREEN FELT SHOE COMPANY  
114-116 East 13th Street, New York

## MOVING PICTURE MACHINES—POST CARD PROJECTORS

Motion Pictures, Talking Machines and our Wonderful New Post Card Projectors for home amusement. Our Motion Picture Machines for Entertainment Work are the wonder of the year.

Perfect, thrilling moving pictures, just as shown at the big Theatres. Our Post Card Projector shows perfectly sharp and clear, 6 to 8 foot pictures, in natural colors, from views, post card pictures, clippings from papers, books, etc. Our machines are the finest, and all sold at a price any one can afford. We have the only practical machine for entertaining. Send to day for our illustrated catalogue No. 6 and special circulars for home entertainment or No. 124 for traveling exhibition work.

CHICAGO PROJECTING CO., 226 Dearborn St., Dept. 123, Chicago

## Lowest Prices on Typewriters in the United States

For one-half to two-thirds less than the cost of new machines we sell slightly used typewriters thoroughly rebuilt and guaranteed good as new. Write for catalog of bargain prices. Surprising values in Smith Premier, Remingtons and Pay Sholes. We ship machines for approval to any point in the U. S. and rent machines anywhere.



ROCKWELL-HARNES COMPANY, 206 Baldwin Bldg., CHICAGO

## THE "BEST" LIGHT



MAKES and burns its own gas. Produces 100 candle power light—brighter than electricity or acetylene—cheaper than kerosene. No dirt. No grease. No odor. Over 200 styles. Every lamp warranted. Agents wanted. Write for catalog. Do not delay.

THE BEST LIGHT CO.

7-35 E. 5th Street, Canton, Ohio



Are You  
Planning  
Future  
Comforts  
or  
Present  
Improvements  
?



A

## Word from the Largest Builders of Heating Appliances to You

Many claims are made by manufacturers of various forms of heating apparatus who honestly believe that they have solved the question satisfactorily.

We do not propose to defend or urge any specific form of heating.

PRIMARILY because we are the largest makers of the three accepted methods, Steam, Hot Water and Warm Fresh Air;

SECONDLY because the conditions have a lot to do with the type of apparatus that should be installed.

We have made a life study of this heating question.

Our Furnaces and Boilers are found installed in the best buildings in every city in the land.

We advocate the method best suited to the locality, to the type of home, and to the income of the person or persons interested.

We can give an unbiased opinion because we make the highest grade of Fresh Warm Air Furnaces, Steam Heating Boilers and Hot Water Boilers.

Every Furnace or Boiler we install is credited with a given capacity.

When we state that it will heat a house satisfactorily, you may rely upon it, for we thoroughly test our goods before they are shipped from the factory.

We want everyone who contemplates either replacing old or unsatisfactory heating apparatus with something up to date and efficient, or those about to build, to know the real facts about Richardson Boilers and Furnaces.

How every improvement that has real merit and has proven same under severe tests has been incorporated in our apparatus—

How we never over-rate the capacity—

How carefully every detail is worked out, so that when assembled the result is one strong, durable heating plant, giving complete satisfaction.

Richardson & Boynton Company use only the highest grade New material in the construction of their goods—no junk or old iron of uncertain quality is ever melted.

By double test of many times the allotted capacity every bit of apparatus offered for sale must measure up to our high standard.

More Richardson & Boynton Heating Appliances are now in use than any other make, because they are economical to run, give most heat in the quickest time and are easy to look after.

Our new book, "The Truth About Heating," will be sent free to anyone interested.

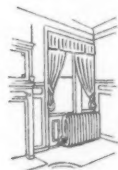
Our experience of 62 years in heating all kinds of buildings and the expert advice of our Engineers is at your disposal.

Tell us about your building and just what you desire to do;

If you have a preference for Steam, Hot Water or Warm Fresh Air, tell us that also.

Write today.

You will get the true facts.



### Richardson & Boynton Co.

ESTABLISHED 1837

Largest Manufacturers of Heating and Cooking Appliances

For Sale by All Reliable Dealers

Richardson Boilers for Steam or Hot Water Heating  
Richardson & Boynton Co.'s Fresh Warm Air Heaters  
Richardson & Boynton Co.'s Perfect Cooking Ranges

MAIN OFFICES { 232-234-236 Water St., New York  
20 East Lake St., Chicago  
51 Portland St., Boston





## The One SURE Guide To Wise Bed Buying

When you buy a bed you want to know you are getting the **best** bed for the money. There is just one way to get it. Look for this red tag on the bed that bears the maker's guarantee. A bed that is backed up by written insurance of 10 years' steady service. Only

one line of beds is so guaranteed—  
Sanitaire Beds.

### Better Beds At No Higher Cost

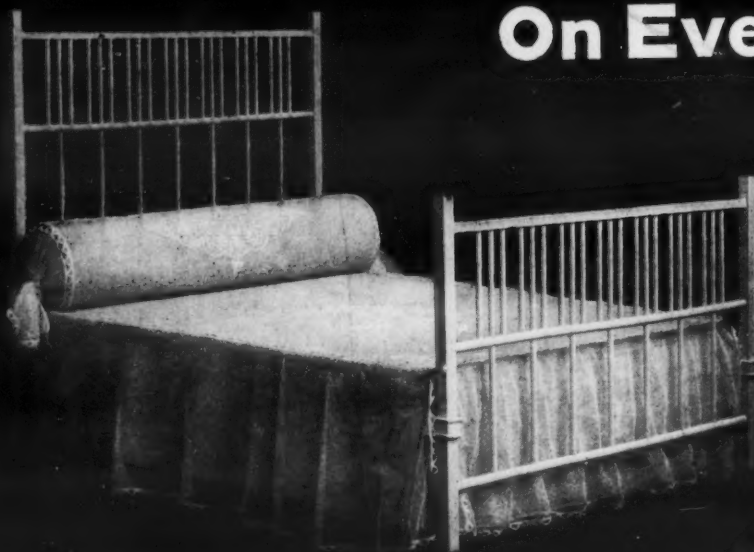
Automatic machinery and other labor-saving methods in the big Sanitaire factory—the most modern bed factory in the world, reduce cost of production and the immense output enables us to buy materials so economically that we can afford to sell a **better** bed at no higher cost.



## The Only Bed With A Ten Year Guarantee

TRADE MARK  
**Sanitaire**  
IRON BEDS **GUARANTEED TEN YEARS** \$5 TO \$25

### On Every Bed



**Sanitaire Childs' Cribs  
and Springs  
are also  
Guaranteed**

The  
Grace and  
Beauty of a  
Sanitaire Bed

will brighten and transform your room and the variety of finishes is so wide you can find just the bed that suits you. "Snowy White", "Sanitaire Gold", Walnut, Oak, and Natural Wood Finishes, enameled hard as flint, and impossible to chip off. Made of tough pig iron, steel tubing, steel angles, all welded together, making the bed practically one piece of steel, dust and germ-proof, perfectly sanitary, equipped with unbreakable ball-bearing steel and brass casters.

**See That You Get The Most  
Modern Bed Your Money Can Buy**

Look for the Sanitaire Trade Mark on the foot of every bed and the 10 years' guarantee tag shown above.

**30 Nights' Free Trial**

Write today for our 40-page catalog showing newest designs. Pick out the bed you like, sleep in it thirty nights—then if everything is not as we claim, our agent or ourselves will refund the money you paid for it. For convenience use the coupon. Fill it out and mail today and satisfy yourself we offer better goods **guaranteed** but at no higher price.

**Marion Iron & Brass Bed Co.**

4610 Sanitaire Ave.,

Marion, Indiana

14 branches at convenient points in the U. S. for saving of freights.

Coupon

**Marion Iron  
& Brass Bed Co.**  
4610 Sanitaire Ave.  
Marion, Ind.

Gentlemen:—

Kindly send me your 40-page catalog showing and describing newest designs in guaranteed beds at no higher cost.

Name.....

Address.....